Introduction

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

Today, the vast majority of 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:

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<td>Management of Federal Agency Disbursements</td>
</tr>
<tr>
<td>31 CFR part 370</td>
<td>Electronic Transactions and Funds Transfers Relating to United States Securities</td>
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</table>

We still occasionally get asked, “Why green?” It is really 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
March 2020
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**Online Book Location:**
[https://www.fiscal.treasury.gov/fsreports/ref/greenBook/greenbook_home.htm](https://www.fiscal.treasury.gov/fsreports/ref/greenBook/greenbook_home.htm)
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) 800 number 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 directly to federal agencies for benefit payments. An ENR entry is a non-dollar 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 represent a first-time sign-up for Direct Deposit or a change to a new financial institution. 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), must be used. A NOC represents a correction in account information within the existing authorization. (Refer to Chapter 6 for more information on NOCs.)

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.

Note: Please refer to current Nacha Operating Rules & Guidelines for formats and instructions.

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 (U.S. Treasury) 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 U.S. Treasury 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 Solution Processing Center. 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 Go Direct Helpline 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

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Recipient</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allotments</td>
<td>Completes an approved form at their federal agency personnel office (e.g., FS Form 2231, FastStart Direct Deposit). Some federal employees are able to make changes to Direct Deposit information via telephone using Employee Express.</td>
</tr>
<tr>
<td>Federal Salary</td>
<td>Recipients should contact their servicing personnel office for more information.</td>
</tr>
<tr>
<td>Federal Employment-Related Payments (i.e., Travel Reimbursement, Uniform Allowance, etc.)</td>
<td></td>
</tr>
<tr>
<td>Payment Type</td>
<td>Recipient</td>
</tr>
<tr>
<td>--------------------------------------</td>
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</tr>
<tr>
<td>IRS Tax Refunds</td>
<td>Completes the financial institution information section of the IRS Form 1040 during tax preparation. For paper filing completes a U.S. Individual Income Tax Declaration (IRS Form 8453). For electronic filing via IRS e-file completes an 8453-OL. Recipients should contact the IRS at 1-800-829-1040 or visit <a href="http://www.irs.gov">www.irs.gov</a> for more details.</td>
</tr>
<tr>
<td>Office of Personnel Management (OPM)</td>
<td>Financial institutions can enroll their customers or recipients can enroll individually by calling the U.S. Treasury Electronic Payment Solution Center at 1-877-874-6347, or by visiting <a href="http://www.GoDirect.gov">www.GoDirect.gov</a>, 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. 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 <a href="http://www.opm.gov/retire">www.opm.gov/retire</a> for details. Note: OPM does not allow ENR enrollments for representative payees.</td>
</tr>
<tr>
<td>Railroad Retirement Board (RRB)</td>
<td>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 <a href="http://www.GoDirect.gov">www.GoDirect.gov</a>, 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, financial institutions and/or recipients can contact RRB’s toll-free telephone number at 1-877-772-5772.</td>
</tr>
<tr>
<td>Social Security and Supplemental Security Income (SSI)</td>
<td>Financial institutions can enroll their customers and/or recipients can enroll individually by calling the Go Direct helpline at 1-877-874-6347, by visiting <a href="http://www.GoDirect.gov">www.GoDirect.gov</a>, or by completing FS Form 1200. The Go Direct Helpline hours of operation are 8:00 a.m. - 8:00 p.m. ET, Monday through Friday, excluding federal holidays. Additionally, financial institutions and/or recipients can enroll by contacting the SSA at 1-800-SSA-1213 (1-800-772-1213).</td>
</tr>
</tbody>
</table>
### Payment Type

<table>
<thead>
<tr>
<th>Bureau of the Fiscal Service TreasuryDirect</th>
</tr>
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<tbody>
<tr>
<td>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. Recipients should contact a designated TreasuryDirect Servicing Office or visit <a href="http://www.treasurydirect.gov">www.treasurydirect.gov</a> for forms and other information.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vendor/Misc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>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. Recipients should contact the federal agency they are providing goods or services to for more information.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Veterans Compensation and Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Note: VA does not allow ENR enrollments for representative payees. Financial institutions can enroll their customers and/or recipients can enroll individually by calling 1-877-874-6347, or by visiting <a href="http://www.GoDirect.gov">www.GoDirect.gov</a>, 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. Recipients can also contact the VA National Direct Deposit EFT line at 1-800-827-1000 or visit <a href="http://www.benefits.va.gov/benefits">www.benefits.va.gov/benefits</a> for further details.</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Veterans Education</th>
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<tbody>
<tr>
<td>Note: VA does not allow ENR enrollments for representative payees. Enrolls at the same time he/she applies for benefits at the VA or at any time after he/she begins receiving benefits. Recipients already receiving benefits should contact the VA Education Direct Deposit EFT line at 1-888-442-4551.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Veterans Life Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Note: OPM does not allow ENR enrollments for representative payees. Enrolls at the same time he/she applies for benefits at the VA or at any time after he/she begins receiving benefits. Recipients should contact the VA Insurance office at 1-800-669-8477 or visit <a href="http://www.insurance.va.gov">www.insurance.va.gov</a> for further details.</td>
</tr>
</tbody>
</table>

### 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.

<table>
<thead>
<tr>
<th>IF the payment type is...</th>
<th>THEN Direct Deposit should begin within...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal salary</td>
<td>2-3 pay periods</td>
</tr>
<tr>
<td>Military civilian pay</td>
<td></td>
</tr>
<tr>
<td>Military active duty Allotments</td>
<td></td>
</tr>
<tr>
<td>Military retirement/annuity</td>
<td>60-90 days</td>
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</tbody>
</table>

**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](http://www.irs.gov).

For IRS tax refund status, the recipient should go to [www.irs.gov](http://www.irs.gov) and select “where is my payment.”

## Railroad Retirement Board

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

1. Calling the Go Direct Helpline 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 **1-877-874-6347**, 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 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 **1-877-874-6347**, 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](http://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.
1. **Enrollment**

**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

2. Send a letter to the Current Income Bond Branch, Bureau of the Fiscal Service, Warehouse and Operations Center, Dock 1, 257 Bosley Industrial Park Drive, Parkersburg, WV 26101. 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:

<table>
<thead>
<tr>
<th>Agency I Payment Type</th>
<th>Recipient</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Social Security Administration</strong> and • Social Security • Supplemental Security Income</td>
<td>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</td>
</tr>
<tr>
<td><strong>Office of Personnel Management</strong> and • Annuity • Retirement Annuity or Survivor Annuity</td>
<td></td>
</tr>
<tr>
<td><strong>Railroad Retirement Board</strong> and • Railroad Retirement Annuity Benefit • Railroad Retirement Unemployment/Sickness</td>
<td></td>
</tr>
</tbody>
</table>

Direct Deposit Sign-Up Form (FS Form 1200)

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.
1. Enrollment

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.

<table>
<thead>
<tr>
<th>Agency I Payment Type</th>
<th>Recipient</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Housing Administration Debentures</td>
<td>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:</td>
</tr>
<tr>
<td>(Fiscal Service)</td>
<td>HUD</td>
</tr>
<tr>
<td></td>
<td>451 7th Street, SW</td>
</tr>
<tr>
<td></td>
<td>Washington, DC 20410</td>
</tr>
<tr>
<td></td>
<td>Attn: multi-family or single-family claims</td>
</tr>
<tr>
<td>Series H/HH Savings Bond Interest Payments</td>
<td>Completes PD F 5396. Recipients should visit the <a href="http://www.treasurydirect.gov">TreasuryDirect</a> website to download the form or contact:</td>
</tr>
<tr>
<td>(Fiscal Service)</td>
<td>Current Income Bond Branch</td>
</tr>
<tr>
<td></td>
<td>Bureau of the Fiscal Service</td>
</tr>
<tr>
<td></td>
<td>Warehouse and Operations Center, Dock 1</td>
</tr>
<tr>
<td></td>
<td>257 Bosley Industrial Park Drive</td>
</tr>
<tr>
<td></td>
<td>Parkersburg, WV 26101</td>
</tr>
</tbody>
</table>

Note: Only send completed FS Form 1199A forms to the federal agency responsible for issuing the payment. The Go Direct Processing Center is unable to process the FS Form 1199A form and will be forced to reject them.
1. Enrollment

Green Book

Sample FS Form 1200, Front

Sign-Up Form for Direct Deposit of Federal Benefit Payments

You may also sign up online today at www.GoDirect.gov or call Go Direct toll free at 1 (800) 333-1795 (for Social Security, Railroad Retirement Board, Civil (non-military) Retirement Payments or VA only).

FS Form 1200 (February 2003) 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)

NAME OF REPRESENTATIVE PAYEE

ADDRESS (street, room, P.O. box, apartment number)

CITY (if applicable)

STATE

ZIP CODE

DAYTIME TELEPHONE NUMBER

SIGNATURE

SOCIAL SECURITY NUMBER (OF PERSON ENTITLED TO GOVERNMENT BENEFITS (BENEFICIARY))

B. BANK OR CREDIT UNION INFORMATION

DEPOSITORY ACCOUNT TITLE (name[s] on account)

ACCOUNT TYPE

Checking

Savings

**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.

Routing Number: 111999087

Account Number: 0876554321

Check Number: 0001

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

SOCIAL SECURITY

SUPPLEMENTAL SECURITY INCOME

VA (COMPENSATION ONLY)

RAILROAD RETIREMENT

CIVIL (NON MILITARY) RETIREMENT

D. IDENTIFICATION

CLAIM NUMBER

CHECK NUMBER (YOUR MOST RECENT PAYMENT)

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.

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

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

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

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

1-14
A Guide to Federal Government ACH Payments
PLEASE READ THIS CAREFULLY

PRIVACY ACT NOTICE
Your social security number and the other information requested will allow the federal government to make payments to you by direct deposit. This collection of information is authorized by Title 31 of the United States Code, Section 3332(g). Also, Executive Order 9397, November 22, 1943, authorizes the use of your social security number. Your social security number is requested to ensure the accurate identification and retention of records pertaining to you and to distinguish you from other recipients of federal payments.

This information will be disclosed to the Department of the Treasury or another disbursing official to process federal payments to you by direct deposit. This information may also be disclosed to a court, congressional committee or another government agency as authorized or required by federal law and to your financial institution to verify receipt of your federal payments. Although providing the requested information is voluntary, your direct deposit payment may be delayed or Treasury may be unable to send it if you fail to provide the information.

SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS
If your account is a joint account and receives direct deposit benefit payments, you must inform the federal agency and the financial institution of the death of a beneficiary. Payments sent by direct deposit after the date of death or ineligibility of a beneficiary (except for salary payments) must be returned to the federal agency. The federal agency will then determine if the survivor is eligible for benefits.

CANCELLATION
Your payment will be sent by direct deposit until the federal agency that issues the payments is notified to cancel, such as in the case of death or legal incapacity of the person receiving the payment.

Your financial institution may cancel your direct deposit authorization. Your financial institution is required to give you written notice 30 days in advance of the cancellation date. If this occurs, you must notify the federal agency that the direct deposit authorization was cancelled.

Please 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, veteran benefits, or other federal payments not processed by Go Direct

Department of Veterans Affairs
(877) 838-2776
(800) 827-1000
(800) 829-4833 TDD

Railroad Retirement Board
(Automated System)
(877) 772-5772
(312) 751-4701 TTY

Social Security Administration
(800) 772-1213
(800) 325-0778 TTY

Office of Personnel Management
(888) 767-6738
(800) 878-5707 TTY

BURDEN ESTIMATE STATEMENT
The estimated average time (burden hours) associated with filling out this paperwork is 10 minutes per respondent or recordkeeper, depending on individual circumstances. Comments concerning the accuracy of this time estimate and suggestions for reducing the burden should be directed to the Bureau of the Fiscal Service, Forms Management Office, Parkersburg, WV 26106-1328. THIS ADDRESS SHOULD ONLY BE USED FOR COMMENTS AND/or SUGGESTIONS CONCERNING THE AMOUNT OF TIME SPENT COLLECTING THE DATA. DO NOT SEND THE COMPLETED PAPERWORK TO THE ADDRESS ABOVE FOR PROCESSING.
Example 1: Social Security Administration Single Payee

SSA – Single Payee Example

1. Enrollment

A Guide to Federal Government ACH Payments
SSA– Representative Payee Example

Example 2:
Social Security Administration Representative Payee
1. Enrollment

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

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.

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

**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
1. Enrollment

**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)**

<table>
<thead>
<tr>
<th>IF...</th>
<th>THEN...</th>
</tr>
</thead>
<tbody>
<tr>
<td>there is only one payee, who could be a representative payee*</td>
<td>only the payee signature is required</td>
</tr>
<tr>
<td>joint payees complete the form</td>
<td>both must sign the form</td>
</tr>
<tr>
<td>the payee's signature is made be a mark “X”</td>
<td>it must be witnessed by two persons who sign and date the form.</td>
</tr>
</tbody>
</table>

* 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.
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.
DIRECT DEPOSIT SIGN-UP FORM

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.

SECTION 1 (TO BE COMPLETED BY PAYEE)

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAME OF PAYEE (last, first, middle initial)</td>
<td>NAME OF PERSON(S) ENTITLED TO PAYMENT</td>
<td>CLAIM OR PAYROLL ID NUMBER</td>
<td>TYPE OF DEPOSITOR ACCOUNT</td>
<td>DEPOSITOR ACCOUNT NUMBER</td>
</tr>
<tr>
<td>ADDRESS (street, route, PO. Box, APO/FPO)</td>
<td></td>
<td></td>
<td>CHECKING</td>
<td>SAVINGS</td>
</tr>
<tr>
<td>CITY</td>
<td>STATE</td>
<td>ZIP CODE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TELEPHONE NUMBER</td>
<td>AREA CODE</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Payee/Joint Payee 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.

<table>
<thead>
<tr>
<th>SIGNATURE</th>
<th>DATE</th>
<th>SIGNATURE</th>
<th>DATE</th>
</tr>
</thead>
</table>

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

<table>
<thead>
<tr>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>TYPE OF PAYMENT (Check only one)</td>
</tr>
<tr>
<td>Social Security</td>
</tr>
<tr>
<td>Supplemental Security Income</td>
</tr>
<tr>
<td>Railroad Retirement</td>
</tr>
<tr>
<td>Civil Service Retirement (OPM)</td>
</tr>
<tr>
<td>VA Compensation or Pension</td>
</tr>
</tbody>
</table>

SECTION 3 (TO BE COMPLETED BY FINANCIAL INSTITUTION)

<table>
<thead>
<tr>
<th>G</th>
</tr>
</thead>
<tbody>
<tr>
<td>JOINT ACCOUNT HOLDERS’ CERTIFICATION</td>
</tr>
<tr>
<td>I certify that I have read and understood the back of this form, including the SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SIGNATURE</th>
<th>DATE</th>
</tr>
</thead>
</table>

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, 269, and 210.

<table>
<thead>
<tr>
<th>PRINT OR TYPE REPRESENTATIVE’S NAME</th>
<th>SIGNATURE OF REPRESENTATIVE</th>
<th>TELEPHONE NUMBER</th>
<th>DATE</th>
</tr>
</thead>
</table>

Financial institutions should refer to the GREEN BOOK for further instructions.

GOVERNMENT AGENCY COPY

1199A-207
### Example 1: Social Security Administration Single Payee

#### FS Form 1199A Example

**A Guide to Federal Government ACH Payments**

1. **Enrollment**

2. **Example 1:**

   Social Security Administration Single Payee

   

   ![Image of FS Form 1199A Example]

   **SECTION 1 (TO BE COMPLETED BY PAYEE)**

   - **A NAME OF PAYEE (last, first, middle initial)**
   - **ADDRESS (street, P.O. Box, APO/FPO)**
   - **CITY**
   - **STATE**
   - **ZIP CODE**
   - **TELEPHONE NUMBER**
   - **AREA CODE**
   - **B NAME OF PERSON(S) ENTITLED TO PAYMENT**
   - **C CLAIM OR PAYROLL ID NUMBER**
   - **D TYPE OF DEPOSITOR ACCOUNT**
   - **E DEPOSITOR ACCOUNT NUMBER**
   - **F TYPE OF PAYMENT (Check one)**
   - **G THIS BOX FOR ALLOTMENT OF PAYMENT ONLY (if applicable)**

   **PAYEE/Joint Payee Certification**

   I certify that I am entitled to the payment identified above, and that I have read and understand 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.

   **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 NUMBER**

   **DEPOSITOR ACCOUNT TITLE**

   **FINANCIAL INSTITUTION CERTIFICATION**

   I certify 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, 299, 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 SIGN THE COMPLETED FORM TO THE GOVERNMENT AGENCY IDENTIFIED ABOVE**

   **GOVERNMENT AGENCY COPY**

   **11.09.207**
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 80-character addenda record for transmitting the invoice information.
- CTX for single or multiple payments. Allows for 9,999 addends records 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.
1. Enrollment

The ACH Vendor/Miscellaneous Payment Enrollment Form (SF 3881) is available at https://fiscal.treasury.gov/files/eft/3881.pdf.

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.
ACH VENDOR/MISCELLANEOUS PAYMENT ENROLLMENT FORM

This form is used for Automated Clearing House (ACH) payments with an addendum record that contains payment-related information processed through the Vendor Express Program. Recipients of these payments should bring this information to the attention of their financial institution when presenting this form for completion. See reverse for additional instructions.

PRIVACY ACT STATEMENT

The following information is provided to comply with the Privacy Act of 1974 (P.L. 93-579). All information collected on this form is required under the provisions of 31 U.S.C. 3322 and 31 CFR 210. This information will be used by the Treasury Department to transmit payment data, by electronic means to vendor’s financial institution. Failure to provide the requested information may delay or prevent the receipt of payments through the Automated Clearing House Payment System.

AGENCY INFORMATION

FEDERAL PROGRAM AGENCY

AGENCY IDENTIFIER: AGENCY LOCATION CODE (ALC): ACH FORMAT: 

ADDRESS:

CONTACT PERSON NAME: TELEPHONE NUMBER: 

ADDITIONAL INFORMATION:

PAYEE/COMPANY INFORMATION

NAME: SSN NO. OR TAXPAYER ID NO. 

ADDRESS:

CONTACT PERSON NAME: TELEPHONE NUMBER: 

FINANCIAL INSTITUTION INFORMATION

NAME:

ADDRESS:

ACH COORDINATOR NAME: TELEPHONE NUMBER: 

NINE-DIGIT ROUTING TRANSIT NUMBER: 

DEPOSITOR ACCOUNT TITLE:

DEPOSITOR ACCOUNT NUMBER: LOCKBOX NUMBER:

TYPE OF ACCOUNT: 

SIGNATURE AND TITLE OF AUTHORIZED OFFICIAL: TELEPHONE NUMBER: 

(Could be the same as ACH Coordinator)

AUTHORIZED FOR LOCAL REPRODUCTION:

SF 3881 (Rev. 3/2003) 

Prescribed by Department of Treasury 
Sample SF 3881, Back

Instructions for Completing SF 3881 Form

Make three copies of form after completing. Copy 1 is the Agency Copy; copy 2 is the Payee/Company Copy; and copy 3 is the Financial Institution Copy.

1. Agency Information Section - Federal agency prints or types the name and address of the Federal program agency originating the vendor/miscellaneous payment, agency identifier, agency location code, contact person name and telephone number of the agency. Also, the appropriate box for ACH format is checked.

2. Payee/Company Information Section - Payee prints or types the name of the payee/company and address that will receive ACH vendor/miscellaneous payments, social security or taxpayer ID number, and contact person name and telephone number of the payee/company. Payee also verifies depositor account number, account title, and type of account entered by your financial institution in the Financial Institution Information Section.

3. Financial Institution Information Section - Financial institution prints or types the name and address of the payee/company's financial institution who will receive the ACH payment, ACH coordinator name and telephone number, nine-digit routing transit number, depositor (payee/company) account title and account number. Also, the box for type of account is checked, and the signature, title, and telephone number of the appropriate financial institution official are included.

Burden Estimate Statement

The estimated average burden associated with this collection of information is 15 minutes per respondent or recordkeeper, depending on individual circumstances. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Financial Management Service, Facilities Management Division, Property and Supply Branch, Room B-101, 3700 East West Highway, Hyattsville, MD 20782 and the Office of Management and Budget, Paperwork Reduction Project (1510-0056), Washington, DC 20503.
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 traditional Nacha rules and the rules specifically for government payments. Use this guidance in conjunction with the ACH entry class code ENR to enroll recipients of federal benefit payments for Direct Deposit. It can be used for the following payments: Veterans Affairs compensation and pension, education MGIB, education/selected reserve, life insurance and vocational rehabilitation and employment benefits; and Civil Service retirement and survivor annuity.

The ACH entry class code ENR is an enrollment process that allows financial institutions to use the ACH to begin 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-dollar transaction. It must contain at least one addenda 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.

The ENR is to be used for enrolling payment recipients who currently receive paper checks in the Direct Deposit Program. 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.
1. Enrollment

Required Enrollment Information

The following information is required for the enrollment of a recipient in Direct Deposit using the 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.

- **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 Jane S Public Doe). The last name would be submitted as “PUBLIC” and the Doe would be excluded.

Middle ‘parts’ are submitted as per the recipient’s benefit check. For example, the name Janie Ann Doe will be submitted as “Jane” and “Doe”. 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:

<table>
<thead>
<tr>
<th>Federal Agency</th>
<th>Telephone No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security Administration (for Social Security benefit or disability and SSI payments)</td>
<td>(215) 597-1134</td>
</tr>
<tr>
<td>Office of Personnel Management (Civil Service annuity)</td>
<td>(202) 606-0540</td>
</tr>
<tr>
<td>Railroad Retirement Board (RRB annuity)</td>
<td>(312) 751-4704</td>
</tr>
<tr>
<td>Department of Veterans Affairs (VA benefits)</td>
<td>(918) 687-2532</td>
</tr>
</tbody>
</table>
ENR (Automated Enrollment) Entry Detail Record

<table>
<thead>
<tr>
<th>Field</th>
<th>Record Type Code</th>
<th>Transaction Code</th>
<th>Receiving DFI Identification</th>
<th>Check Digit</th>
<th>DFI Account Number</th>
<th>Amount</th>
<th>Identification Number</th>
<th>No. of Addenda Records</th>
<th>Receiving Company Name/ID</th>
<th>Reserved</th>
<th>Discretionary Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>R</td>
<td>M</td>
<td>O</td>
<td>M</td>
<td>R</td>
<td>N/A</td>
<td>M</td>
</tr>
</tbody>
</table>

**Contents**
- '0' (numeric)
- '1' (all zeros)
- '2' (numeric)
- '3' (blanks)
- '4' (blanks)
- '5' (blanks)
- '6' (numeric)
- '7' (numeric)
- '8' (numeric)
- '9' (numeric)

**Length**
- 1
- 2
- 8
- 1
- 17
- 10
- 15
- 4
- 16
- 2
- 2
- 1
- 15

**Position**
- 01-01
- 02-03
- 06-11
- 12-12
- 13-29
- 30-39
- 40-54
- 55-58
- 59-74
- 76-77
- 77-78
- 79-79
- 80-94

*Use either 22 or 33 in Field 2*

## ENR Addenda Record

### Field 1 - Data Element Name

<table>
<thead>
<tr>
<th>Field</th>
<th>Record Type Code</th>
<th>Addenda Type Code</th>
<th>Payment Related Information</th>
<th>Addenda Sequence Number</th>
<th>Entry Detail Sequence Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>M</td>
<td>M</td>
<td></td>
<td>M</td>
<td>M</td>
</tr>
</tbody>
</table>

**Contents**
- '0' (numeric)
- '72*12200004*3*123987654321*7777777777*DOE*JOHN*01\n
**Length**
- 1
- 2
- 80
- 04-83
- 84-87
- 88-94

**Position**
- 01-01
- 02-03

## 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**

<table>
<thead>
<tr>
<th>Contents</th>
<th>Delimiter</th>
<th>Check Digit</th>
<th>Receiver’s Acct. No. at the Financial Institution (up to 17 positions)</th>
<th>Receiver’s Own Social Security No. (up to 15)</th>
<th>Receiver’s Surname (up to 15)</th>
<th>Receiver’s First Name (up to 7)</th>
<th>Representative Payee Indicator</th>
<th>Terminator</th>
</tr>
</thead>
<tbody>
<tr>
<td>*</td>
<td>12200004</td>
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<td>7777777777</td>
<td>DOE</td>
<td>JOHN</td>
<td></td>
<td>\</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Contents</th>
<th>Check Digit</th>
<th>Receiver’s Acct. No. at the Financial Institution (up to 17 positions)</th>
<th>Receiver’s Own Social Security No. (up to 15)</th>
<th>Receiver’s Surname (up to 15)</th>
<th>Receiver’s First Name (up to 7)</th>
<th>Representative Payee Indicator</th>
<th>Terminator</th>
</tr>
</thead>
<tbody>
<tr>
<td>05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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 Depart 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 you will need to contact your paying agency to change any existing banking information.
     - The Social Security Administration 1-800-722-1213
     - The Office of Personnel Management 1-800-767-6738
     - The Railroad Retirement Board 1-800-808-0772
   - 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, and OPM Civil Service annuities for direct deposit through the U.S. Treasury Electronic 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, RRB annuity, and OPM civil service annuity enrollments please enroll through either:


   Or call the US Treasury Services Solution Center at **1-877-874-6347**

   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](http://www.dfas.mil)
   - Black Lung [www.dol.gov/owcp/dcmwc](http://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.

<table>
<thead>
<tr>
<th>Air Force</th>
<th>Active Duty/Reserves</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Recipient should deliver the completed FS Form 1199A to their payroll office.</td>
</tr>
<tr>
<td></td>
<td>Questions: (303) 676-7213</td>
</tr>
<tr>
<td></td>
<td>Air National Guard</td>
</tr>
<tr>
<td></td>
<td>Recipient should deliver the completed FS Form 1199A to their payroll office.</td>
</tr>
<tr>
<td></td>
<td>Retirement/Annuity</td>
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<tr>
<td></td>
<td>DFAS-CL</td>
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<tr>
<td></td>
<td>U.S. Military Retirement and Annuitant Pay</td>
</tr>
<tr>
<td></td>
<td>1240 E. Ninth Street</td>
</tr>
<tr>
<td></td>
<td>Cleveland, Ohio 44199-2055</td>
</tr>
<tr>
<td></td>
<td>Retirement / Annuity: 1 (800) 321-1080</td>
</tr>
<tr>
<td></td>
<td>Allotments: (216) 522-5553</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Army</th>
<th>Active Duty/Reserves/National Guard</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Recipient must mail or deliver the completed FS Form 1199A to their payroll office.</td>
</tr>
<tr>
<td></td>
<td>Questions: (317) 510-2800</td>
</tr>
<tr>
<td></td>
<td>Retirement/Annuity</td>
</tr>
<tr>
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<td>DFAS-CL</td>
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<td>U.S. Military Retirement and Annuitant Pay</td>
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<tr>
<td></td>
<td>1240 E. Ninth Street</td>
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</tr>
<tr>
<td></td>
<td>Retirement / Annuity: 1 (800) 321-1080</td>
</tr>
</tbody>
</table>

| Fiscal Service | 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 |

| Fiscal Service | Savings Bond Agent’s Fee Payments |
|               | Accounts and Reports Section |
|               | Bureau of the Fiscal Service |
|               | Warehouse and Operations Center, Dock 1 |
|               | 257 Bosley Industrial Park Drive |
|               | Parkersburg, WV 26101 |
|               | Questions: 1-800-722-2678 |

| Fiscal Service | Series H/HH Savings Bond Interest Payments |
|               | Current Income Bond Branch |
### 1. Enrollment

(continued) Bureau of the Fiscal Service
Warehouse and Operations Center, Dock 1
257 Bosley Industrial Park Drive
Parkersburg, WV 26101
Questions: (304) 480-6112

**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

<table>
<thead>
<tr>
<th>Central Intelligence Agency</th>
<th>Send completed forms to...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Intelligence Agency</td>
<td>Washington, DC 20505</td>
</tr>
<tr>
<td></td>
<td>Attn: Compensation Division Office of Finance</td>
</tr>
</tbody>
</table>

**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.

<table>
<thead>
<tr>
<th>Department of Labor</th>
<th>U.S. Department of Labor</th>
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</thead>
<tbody>
<tr>
<td></td>
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</tr>
<tr>
<td></td>
<td><em>select district office address below</em></td>
</tr>
<tr>
<td></td>
<td>Specialized disability and rehabilitation programs</td>
</tr>
<tr>
<td></td>
<td>Compensation Division Office of Finance</td>
</tr>
<tr>
<td>Johnstown, PA</td>
<td>319 Washington Street, 2nd Floor</td>
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| Federal Salary | The employee should mail or deliver the completed FS Form 1199A form to their payroll office. |

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# G: Automated Standard Application for Payments (ASAP)

## General Information

The Automated Standard Application for Payments (ASAP) system is a recipient-initiated payment and information system, designed to provide a single point of contact for the request and delivery of federal funds. ASAP provides timely delivery of federal funds to coincide with the outlays of recipient organizations to meet program needs.

A payment requester in ASAP is an organization authorized to draw federal funds for use by one or more recipient organizations. In some instances, a recipient organization has the authority to draw its own federal funds, in which case that organization is both a payment requester and a recipient organization in ASAP.

Federal agencies, payment requesters, and recipient organizations complete one-time enrollment to use ASAP. Federal agencies establish and maintain accounts in ASAP to control the flow of funds to recipient organizations. Payment requesters initiate payment requests via ASAP to meet the cash needs of recipient organizations. Approved requests are paid either the same day via the Federal Reserve’s Fedwire System or on a date up to 32 days from the request date via the Federal Reserve’s ACH system.

## Financial Institution Role

The financial institution plays a key role in the ASAP program by providing the financial institution link between ASAP and the payment requester or recipient organization. Financial institutions must provide the payment-related information contained in the addenda to the recipient organization in compliance with Nacha Operating Rules & Guidelines. It is important that the financial institution work closely with the payment requester or recipient organization.

---

### Office of Personnel Management

<table>
<thead>
<tr>
<th>Send completed forms to . . .</th>
<th>Office of Personnel Management Change-of-address Section-ROC Retirement and Insurance Group P.O. Box 440 Boyers, PA 16017-0440</th>
</tr>
</thead>
<tbody>
<tr>
<td>Questions: (202) 606-0500</td>
<td>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</td>
</tr>
</tbody>
</table>

### Railroad Retirement Board

<table>
<thead>
<tr>
<th>Send completed forms to . . .</th>
<th>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</th>
</tr>
</thead>
<tbody>
<tr>
<td>Questions: (312) 751-4500 or (312) 751-4707</td>
<td>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</td>
</tr>
</tbody>
</table>

### Social Security Administration

<table>
<thead>
<tr>
<th>Send completed forms to . . .</th>
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</tr>
</thead>
<tbody>
<tr>
<td>• the local Social Security District Office, or</td>
<td>• the address Social Security has specified to your financial institution.</td>
</tr>
<tr>
<td>• the address Social Security has specified to your financial institution.</td>
<td>• the address Social Security has specified to your financial institution.</td>
</tr>
</tbody>
</table>
1. Enrollment

The ASAP Payment Requester Bank Information Form is used to specify the financial institution and account number to which ASAP payments are to be directed. The customer may request the financial institution to verify banking information, including the ABA and account number. Upon receipt of the form, the government disbursing office will issue a prenote prior to processing any drawdown requests. For more information, contact the Fiscal Service Payment Management Call Center (See Chapter 7, Contacts).

H: Termination of Enrollment

The ACH Enrollment authorization may be revoked by the recipient or, under certain circumstances, by the financial institution.

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.
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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   Changes to Routing Transit Numbers ................................................................................................................2-3
   Updating ACH Customer Directory (ACD): .......................................................................................................2-3
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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 on a monthly basis, 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 Debit or Credit (CCD) with or without addenda, or Corporate Trade Exchange (CTX) formats. 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 of the requirements and provides the holder of the card with all of 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 institutions’ primarily regulator.

• Where Treasury has granted a waiver.

**Misdirected Payments**

On occasion, a federal ACH payment is misdirected to the incorrect account. If the payee’s account number is different from what is contained in the ACH entry, but the financial institution can identify the correct receiver, the financial institution may post the payment to the correct account as long as there is no change in the title of the account or in the interest of the recipient or beneficiary in the account. 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. If the financial institution does post the payment to an account other than that identified in the transaction, then an appropriate NOC with the correct account number should be sent to 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.
2. ACH Payment Processing

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 a 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 Depositary 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 business day prior to the settlement date).

In September 2017, the Fiscal Service accepted the Nacha rule changes that allow for Same Day ACH transactions, and on March 19, 2020, Fiscal Service amended 31 CFR Part 210, to address changes that Nacha has made to the Nacha operating rules since the publication of the 2016 Nacha Operating Rules & Guidelines book. These changes include amendments set forth in the 2017, 2018, and 2019 Nacha Operating Rules & Guidelines books, including supplements thereto.

Same Day ACH rules establish two windows for all financial institutions to submit Same Day ACH payments: 10:30 a.m. and 2:30 p.m. ET. Fiscal Service only uses the second window 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. Effective March 19, 2021, Same Day ACH rules will establish a third Same Day ACH window of 4:45 p.m. ET, which Fiscal Service will use. Funds from Same Day ACH credits processed in this third window will be made available by 6:00 p.m. RDFI’s local time. There is a $100,000 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.

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.

*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 Field 3 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, and
- public debt payments.

## Identifying the Paying Agency/Payment Type

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

<table>
<thead>
<tr>
<th>Paying Agency/Payment Type</th>
<th>Field Contents</th>
</tr>
</thead>
</table>
| **Fiscal Service/TreasuryDirect** | FPGA Enter.
Federal Housing Administration Debenture Payments FHA/HUD___
Marketable Securities (Bills, Notes, and Bonds) PAR AMOUNT PAR & INT INTEREST___ REFUND___
Savings Bond Agent’s Fee Payments AGENT FEES Series HHH
Savings Bond Interest Payments H/HH INST State and Local
Government Series Security Payments SLG PMT
| **Central Intelligence Agency** | FPGA Enter.
CIA Annuity CIARDSANNU
| **Department of Veterans Affairs** | FPGA Enter.
Compensation and Pension VA BENEFIT
| **Federal Pay** | FPGA Enter.
Federal Salary FED_Salary
Federal Travel Payments FED TRAVEL
Marine Corps Salary MCTF PAY
| **Office of Personnel Management** | FPGA Enter.
Civil Service Retirement (Annuity) CIVIL SERV
| **Railroad Retirement Board** | FPGA Enter.
Railroad Retirement/Annuity RR RET___
Unemployment/Sickness RR UISI
| **Social Security Administration** | FPGA Enter.
Social Security SOC SEC___
Supplemental Security Income SUPP SEC___

## Identifying the Payee

Field 7 Contents (Entry Detail Record)

| IF the payment type is ... | THEN (the Individual Number ID field) contents identify the payee by ...
|---------------------------|--------------------------------------------------|
| **Fiscal Service/TreasuryDirect** | FHA/HUD___
Marketable Securities (Bills, Notes, and Bonds) Account Number
| **Central Intelligence Agency** | Individual’s SSN (Position 1-6 of the agency location code)
CIA Annuity
| **Department of Veterans Affairs** | Claim Number; Payee Code
VA Compensation and Pension
### 2. ACH Payment Processing

#### Green Book

**Federal Pay**
- **Federal Salary**
  - Individual's SSN or Employee's ID Number and agency location code
- **Federal Travel**
  - Individual's SSN or Employee's ID Number and agency location code

**Office of Personnel Management**
- **Civil Service Retirement (Annuity)**
  - CSA (Annuitant) or CSF (Fiduciary); Blank
  - Claim Number Prefix = A or F (most common)
  - Claim Number (7 digits #)
  - Claim Suffix = 0 or W (most common)

**Railroad Retirement Board**
- **Railroad Retirement/Annuity**
  - Beneficiary Symbol; Beneficiary Prefix; Claim Number; Blank; Payee Code
- **Railroad Unemployment/Sickness**
  - SSN

**Social Security Administration**
- **Social Security**
  - Claim Number
- **Supplemental Security Income**
  - Claim Number

**Department of Labor**
- **Miners Benefit/Black Lung**
  - Type of Payment

### E: Identifying Non-Treasury Disbursed Payments

#### Identifying the Paying Agency/Payment Type

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

<table>
<thead>
<tr>
<th>Paying Agency/Payment Type</th>
<th>Field Contents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Air Force</strong></td>
<td></td>
</tr>
<tr>
<td>Active Duty</td>
<td>AF_PAY_J_ _</td>
</tr>
<tr>
<td>Active Duty Allotments</td>
<td>AF_MP_ALLT</td>
</tr>
<tr>
<td>Annuity</td>
<td>AF_RET_PAY</td>
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<tr>
<td>Retirement</td>
<td>AF_RET_PAY</td>
</tr>
<tr>
<td>Retirement Pay Allotments</td>
<td>AF_RP_ALLT</td>
</tr>
<tr>
<td><strong>Army</strong></td>
<td></td>
</tr>
<tr>
<td>Active Duty</td>
<td>ARMYACTIVE</td>
</tr>
<tr>
<td>Annuity</td>
<td>ARMY_BEN_ _</td>
</tr>
<tr>
<td>Reserve</td>
<td>ARMY_RC_ _</td>
</tr>
<tr>
<td>Retirement</td>
<td>ARMY_RET_ _</td>
</tr>
<tr>
<td><strong>Marine Corps</strong></td>
<td></td>
</tr>
<tr>
<td>Active Duty</td>
<td>Mar_Active</td>
</tr>
<tr>
<td>Active Duty Allotments</td>
<td>MCACTALLLOT</td>
</tr>
<tr>
<td>Annuity</td>
<td>MarCorAnn_</td>
</tr>
<tr>
<td>Retirement</td>
<td>MarCorRet_</td>
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<tr>
<td>Retirement Pay Allotments</td>
<td>MCRETALLLOT</td>
</tr>
<tr>
<td>Reserve</td>
<td>MarCorRes_</td>
</tr>
<tr>
<td><strong>Navy</strong></td>
<td></td>
</tr>
<tr>
<td>Active Duty</td>
<td>NAVY_ACT_ _</td>
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<tr>
<td>Active Duty Allotments</td>
<td>NAVY_ALT_ _</td>
</tr>
<tr>
<td>Annuity</td>
<td>NAVY_ANN_ _</td>
</tr>
<tr>
<td>Retirement</td>
<td>NAVY_RET_ _</td>
</tr>
<tr>
<td>Retirement Pay Allotments</td>
<td>NAVY_RPA_ _</td>
</tr>
<tr>
<td>Reserve Drill Pay</td>
<td>NAVY_RDP_ _</td>
</tr>
</tbody>
</table>
Identifying the Payee
Field 7 Contents (Entry Detail Record)

<table>
<thead>
<tr>
<th>IF the payment type is ...</th>
<th>THEN the Individual ID Number field contents identify the payee by...</th>
<th>IF the payment type is ...</th>
<th>THEN Field 7 contents identify the payee by...</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Air Force</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Active Duty</td>
<td>Individual’s SSN</td>
<td>Reserve</td>
<td>Individual’s SSN</td>
</tr>
<tr>
<td>Active Duty Allotment</td>
<td>Individual’s SSN</td>
<td>Retirement</td>
<td>Individual’s SSN</td>
</tr>
<tr>
<td>Annuity</td>
<td>Individual’s SSN</td>
<td>Retirement Pay Allotment</td>
<td>Individual’s SSN</td>
</tr>
<tr>
<td><strong>Army</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Active Duty</td>
<td>Individual’s SSN</td>
<td>Reserve</td>
<td>Individual’s SSN</td>
</tr>
<tr>
<td>Annuity</td>
<td>Individual’s SSN</td>
<td>Retirement</td>
<td>Individual’s SSN</td>
</tr>
<tr>
<td><strong>Marine Corps</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Active Duty</td>
<td>Letters &quot;KR&quot;</td>
<td>Reserve</td>
<td>Individual’s SSN</td>
</tr>
<tr>
<td>Active Duty Allotment</td>
<td>Individual’s SSN</td>
<td>Retirement</td>
<td>Individual’s SSN</td>
</tr>
<tr>
<td>Annuity</td>
<td>Individual’s SSN</td>
<td>Retirement Pay Allotment</td>
<td>Individual’s SSN</td>
</tr>
<tr>
<td><strong>Navy</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Active Duty</td>
<td>Individual’s SSN</td>
<td>Reserve</td>
<td>Individual’s SSN</td>
</tr>
<tr>
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<td>Individual’s SSN</td>
<td>Retirement</td>
<td>Individual’s SSN</td>
</tr>
<tr>
<td>Annuity</td>
<td>Individual’s SSN</td>
<td>Retirement Pay Allotment</td>
<td>Individual’s SSN</td>
</tr>
</tbody>
</table>

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:**

<table>
<thead>
<tr>
<th>Benefit Payment Type</th>
<th>Prior to the Garnishment Rule</th>
<th>With the Garnishment Rule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security</td>
<td>SOC SEC</td>
<td>XXSOC SEC</td>
</tr>
<tr>
<td>Supplemental Security Income</td>
<td>SUPP SEC</td>
<td>XXSUPP SEC</td>
</tr>
<tr>
<td>Railroad Retirement</td>
<td>RR RET</td>
<td>XXRR RET</td>
</tr>
</tbody>
</table>

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.

In this chapter...

A: General Information on ACH Non-Receipt Claims ................................................................. 3-2
   RDFI of a Direct Deposit Federal Payment .................................................................................. 3-2
B: Initiating a Formal Claim of ACH Non-Receipt ....................................................................... 3-3
C: Non-Receipt Process .................................................................................................................. 3-3
   Legal References Supporting Treasury Non-Receipt Investigation ............................................. 3-4
   ACH Non-Receipt Claims Process ......................................................................................... 3-4
   Payment Trace Requests: Manual Non-Receipt Claims Process ............................................... 3-6

*This is a sample of FS Form 150.1........................................................................................................ 3-6*
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 RDFIs 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,
3. Non-Receipt Claims

- 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 COR 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 CORs.

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.

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

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”, 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 to 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, no 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 of 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 Standard Entry Code (COR) entry, commonly known as a Notification of Change (NOC), 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 information 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 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.
Payment Trace Requests: Manual Non-Receipt Claims Process

This is a sample of FS Form 150.1

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
6. Use the recipient’s copy to notify the recipient of the disposition of the payment.

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.
Chapter 4: Returns

Overview

This chapter describes the return process for federal payments.

In this chapter...

A: General Information on Returns ................................................................. 4-2
   Return Reason Codes (ACH Credits).............................................................. 4-2
   Death Notification Entry .............................................................................. 4-3
   Problems Resulting from Incomplete/Improper “Flagging”........................... 4-3
   Effect of Returning a Payment...................................................................... 4-4
   Notice of Misdirected Payment................................................................. 4-4
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C: Returning Partial Payments in Response to Notices of Reclamations ......... 4-6
D: Dishonored Returns.................................................................................... 4-6
   Most Common Errors.................................................................................... 4-7
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   What to do if a Payment was Returned in Error........................................... 4-8
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   SSA Program Service Centers ..................................................................... 4-9
   What to do if there are Duplicate Returns................................................... 4-9
   Restoring Funds............................................................................................ 4-10
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 is able to 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
- R06 Returned per ODFI’s Request
- R14 Representative Payee Deceased or Unable to Continue in that Capacity
- R15 Beneficiary or Account Holder (Other Than a Representative Payee) Deceased
- R16 Account Frozen
- R17 File Record Edit Criteria (Specify)

If you must return a federal payment for any reason not listed (i.e., credit sent to a non-transaction account), use reason code “R03” 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 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.

**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.

**Problems Resulting from Incomplete/Improper “Flagging”**

**Example 1: Joint Accounts**

A husband and wife own a joint account. The husband dies. A DNE is sent from the federal benefit agency to the RDFI. The RDFI receives the DNE and the account is “flagged”. The wife becomes eligible for widow’s benefits, and a benefit payment is sent to the joint account. Since the account is “flagged,” the RDFI improperly returns the widow’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 widow. The agency also sends an improper DNE for the widow 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 2: Erroneous DNE**

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 agency resends the benefit payment to the recipient’s account, which is still “flagged”. The RDFI improperly returns benefits with a reason code for death of R15 (beneficiary or account holder deceased) to the agency. 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 “flags” on an account when a report of death proves to be erroneous.
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

A financial institution should not open a new account in response to an unpostable payment. If a recipient’s account has been closed, the financial institution must return any subsequent payments made by the federal agency to the account. If the recipient closes the account and opens a new account, the recipient must establish a new Direct Deposit authorization.
4. Returns

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.

<table>
<thead>
<tr>
<th>AGENCY</th>
<th>CLAIM NUMBER STRUCTURE</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security Administration</td>
<td>999999999XX</td>
<td>123456789C1</td>
</tr>
<tr>
<td></td>
<td>999999999X</td>
<td>123456789A</td>
</tr>
<tr>
<td></td>
<td>999999999</td>
<td>123456789</td>
</tr>
<tr>
<td>Office of Personnel Management</td>
<td>Xb9999999bXb</td>
<td>F_1234567_W_</td>
</tr>
<tr>
<td></td>
<td>Xb9999999b9b</td>
<td>A_1234567_0_</td>
</tr>
<tr>
<td>Department of Veterans Affairs</td>
<td>999999999b99b99</td>
<td>162306890_10_01</td>
</tr>
<tr>
<td></td>
<td>999999999b99b99</td>
<td>12345678_00_06</td>
</tr>
<tr>
<td>Railroad Retirement Board</td>
<td>XX999999999b9b</td>
<td>WCA123456789_7_</td>
</tr>
<tr>
<td>Retirement/Annuity</td>
<td>Xbb999999b9bb9b</td>
<td>A_123456___1_</td>
</tr>
<tr>
<td></td>
<td>XXbZZZZZ29bb9b9b</td>
<td>WD_000006___8_</td>
</tr>
<tr>
<td></td>
<td>bbb999999999</td>
<td>__123456789</td>
</tr>
<tr>
<td>Unemployment/Sickness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Department of Labor</td>
<td>999999999XXbXXb</td>
<td>123456789LW_MB_</td>
</tr>
</tbody>
</table>

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.

**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.

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

<table>
<thead>
<tr>
<th>STEP</th>
<th>ACTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Send the government disbursing office a check payable as indicated on item C-3b on the Notice of Reclamation. <strong>DO NOT SEND THE CHECK TO THE ORIGINATING FEDERAL AGENCY.</strong></td>
</tr>
</tbody>
</table>
| 2    | Attach a cover letter listing the following information for each payment subject to return:  
  • effective entry date,  
  • amount of payment,  
  • individual identification number (i.e., SSN/claim number), and  
  • reason for return. 
If not available, provide the following information:  
  • recipient’s name,  
  • recipient’s SSN or other applicable federal government identification number,  
  • date of death, and  
  • name of originating federal agency. 
The cover letter must always include:  
  • recipient’s name, and  
  • name of originating federal agency. 
**Provide the name, address, and telephone number of the financial institution contact.**

D: Dishonored Returns

ACH return items 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. Trace number (provided 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 new 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 addendum record 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 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.

Note: Any payment returned for “death” will cancel both the Direct Deposit authorization and the recipient’s entitlement to that payment.

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.

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>OPM Annuity (formerly Civil Service Retirement) “CIVIL SERV”</td>
<td>U.S. Office of Personnel Management P.O. Box 45 Boyers, PA 16017 (724) 794-2005</td>
</tr>
<tr>
<td>Social Security “SOC SEC”</td>
<td>SSA Program Service Center (Refer to SSA Program Service Centers section in this chapter for appropriate addresses).</td>
</tr>
<tr>
<td>Fiscal Service “TreasuryDirect”</td>
<td>Bureau of the Fiscal Service Customer Assistance Branch Warehouse and Operations Center, Dock 1 257 Bosley Industrial Park Drive Parkersburg, WV 26101 (304) 480-7591</td>
</tr>
<tr>
<td>VA Compensation or Pension “VA BENEFIT”</td>
<td>None.</td>
</tr>
<tr>
<td>Railroad Retirement Board</td>
<td>Railroad Retirement Board Direct Deposit Coordinator (312) 751-4704</td>
</tr>
<tr>
<td>For all other payment types</td>
<td>The federal agency's local office listed in the telephone directory.</td>
</tr>
</tbody>
</table>

Note: Include with your letter a debit advice, Return Item- Credit Form, and any other documents that confirm the duplicate or erroneous return.

Note: Payments returned to the VA in error cannot be recalled. They will be reissued to the recipient’s home address.
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](http://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.

<table>
<thead>
<tr>
<th>IF . . .</th>
<th>THEN . . .</th>
<th>AND . . .</th>
</tr>
</thead>
<tbody>
<tr>
<td>two identical ACH returns are made for the same payment</td>
<td>the government disbursing office will automatically return the duplicate return</td>
<td>no further action is required by the financial institution.</td>
</tr>
<tr>
<td>an ACH return was sent, and the same payment was returned by check</td>
<td>the financial institution should promptly write a letter of explanation to the federal agency that authorized the payment and include copies of the following:</td>
<td>the financial institution awaits further notification from the authorizing federal agency.</td>
</tr>
<tr>
<td>the financial institution has been debited (TFS, Notice of Debit) for</td>
<td>• financial institution’s claim for a refund</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• debit advice</td>
<td></td>
</tr>
</tbody>
</table>
4. Returns

| a payment that was already returned | • other documentation that confirms the duplicate return/debit action | Note: Only the federal agency that authorized the payment can make a refund. |

**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 and provides an updated contact list for individuals needing additional information assistance with reclamations.

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5. 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).


By accepting a recurring benefit payment from the government, a RDFI agrees to the provisions of 31 CFR part 210, including the reclamation and debiting of the RDFI’s FRB account for any reclamation for which it is liable. This liability provision of the federal reclamation regulations is part of the contract between the government and the RDFI. The two parties thereby agree to share liability for post-death benefit payments. This contract is renewed by the RDFI each time it 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.

<table>
<thead>
<tr>
<th>Payments Subject to Reclamations</th>
<th>Payments not Subject to Reclamations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security benefit or disability (SSA)</td>
<td>Federal salary, allotments, and travel payments</td>
</tr>
<tr>
<td>Supplemental Security Income (SSI)</td>
<td>U.S. savings bond payments</td>
</tr>
<tr>
<td>Black Lung disability (Dept. of Labor)</td>
<td>Vendor/miscellaneous payments</td>
</tr>
<tr>
<td>Military and Coast Guard retirement, including allotments from military retired pay (DFAS)</td>
<td>IRS tax refunds</td>
</tr>
<tr>
<td>Civil Service annuity (OPM)</td>
<td>Discretionary allotments</td>
</tr>
<tr>
<td>Veterans Administration benefits (VA)</td>
<td>Public debt payments (TreasuryDirect)</td>
</tr>
<tr>
<td>Railroad Retirement Board (RRB) annuity</td>
<td>Other types of federal ACH payments</td>
</tr>
<tr>
<td>US Coast Guard</td>
<td></td>
</tr>
<tr>
<td>Worker’s compensation (FECA)</td>
<td></td>
</tr>
<tr>
<td>DC Pensions</td>
<td></td>
</tr>
<tr>
<td>Compensation Act (Dept. of Labor)</td>
<td></td>
</tr>
<tr>
<td>Any other federal retirement or annuity</td>
<td></td>
</tr>
</tbody>
</table>

Note: For post-death payments not affected by reclamation, adjustments are made only 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.

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
- responds to the Fiscal Service Form FS Form 133, “Notice of Reclamation” completely and adequately, so that it is received by the government disbursing office within 60 calendar days from the date of the notice.

*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.

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.
5. Reclamations

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.

<table>
<thead>
<tr>
<th></th>
<th>Ex1.1</th>
<th>Ex1.2</th>
<th>Ex1.3</th>
<th>Ex1.4</th>
<th>Ex1.5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Amount of post-death payments on the Notice of Reclamation</td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
</tr>
<tr>
<td>Amount of the Account Balance paid by RDFI in response to the Notice of Reclamation (^2)</td>
<td>$300</td>
<td>$300</td>
<td>$750</td>
<td>$0</td>
<td>$800</td>
</tr>
<tr>
<td>Amount due from withdrawers</td>
<td>$500</td>
<td>$500</td>
<td>$50</td>
<td>$800</td>
<td>$0</td>
</tr>
<tr>
<td>Amount collected by government from withdrawers</td>
<td>$250</td>
<td>$500</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Outstanding total</td>
<td>$250</td>
<td>$0</td>
<td>$50</td>
<td>$800</td>
<td>$0</td>
</tr>
</tbody>
</table>

\(\text{Amount to be debited from the RDFI's federal reserve account = (lesser of Outstanding Total or ACH 45-day amount)}\)  

\(^1\) 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).

<table>
<thead>
<tr>
<th></th>
<th>Ex2.1</th>
<th>Ex2.2</th>
<th>Ex2.3</th>
<th>Ex2.4</th>
<th>Ex2.5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Amount of post-death payments on the Notice of Reclamation</td>
<td>$600</td>
<td>$600</td>
<td>$800</td>
<td>$600</td>
<td>$600</td>
</tr>
<tr>
<td>Amount of the Account Balance paid by RDFI in response to the Notice of Reclamation (^2)</td>
<td>$300</td>
<td>$300</td>
<td>$550</td>
<td>$0</td>
<td>$600</td>
</tr>
<tr>
<td>Amount due from withdrawers</td>
<td>$300</td>
<td>$300</td>
<td>$50</td>
<td>$600</td>
<td>$0</td>
</tr>
<tr>
<td>Amount collected by government from withdrawers</td>
<td>$50</td>
<td>$300</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Outstanding total</td>
<td>$250</td>
<td>$0</td>
<td>$50</td>
<td>$600</td>
<td>$0</td>
</tr>
</tbody>
</table>

\(\text{Amount to be debited from the RDFI's federal reserve account = (lesser of Outstanding Total or ACH 45-day amount)}\)  

\(^1\) RDFI is obligated to returns 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 by any source constitutes notification for all federal benefit payments received by the 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. Any oral or written report of death,
- Any death information obtained by the RDFI’s inquiry into a dormant account, or through other RDFI internal screening processes,
- Any personal awareness of the death by the RDFI’s staff, and
- Any 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 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.
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. [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 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 should not return any post-death benefit payments that already posted to the recipient’s account before the RDFI received actual or constructive knowledge of death.

**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.

**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.
5. Reclamations

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 and return the form to the government disbursing office within 60 calendar days, attaching an explanation and proof of payment (i.e. front and back copy of the check(s)). 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 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). If the Notice of Reclamation is mailed to an obsolete address, the RDFI may be held liable for failing to notify the FRB of changes to their mailing address.

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(s) 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 retain a copy of the reclamation form 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), Page 1

Sample: Parts 1-4 The following sample is the same for the Program Agency Copy, Program Agency File Copy, RDFI Copy and Disbursing Office Copy.
### Sample of Notice of Reclamation (FS Form 133), Page 2

Sample: Parts 1-4 The following sample is the same for the Program Agency Copy, Program Agency File Copy, RDFI Copy and Disbursing Office Copy.

**THIS BLOCK FOR DISBURSING OFFICE USE**

<table>
<thead>
<tr>
<th>A. Notice of Reclamation</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Total Amount Due: $______</td>
</tr>
<tr>
<td>II. The amount of $______ was deposited for credit in the account of the __________ on Certificate of Deposit No. __________ dated __________.</td>
</tr>
<tr>
<td>DISBURSING OFFICER</td>
</tr>
<tr>
<td>Trust Fund or Appropriation Symbol</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B. Further Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ No further action being taken.</td>
</tr>
<tr>
<td>☐ Request for Debit for $______ forwarded to FRB on __________.</td>
</tr>
</tbody>
</table>

**THIS BLOCK FOR FINANCIAL INSTITUTION USE**

If information on the face of this form is WRONG, check appropriate box, and enter the corrections below:

| ☐ Recipient/beneficiary did not die, financial institution will not take further action. |
| ☐ Date of death is wrong. Date of death from death certificate is __________. |
| ☐ Adjusted Outstanding Total (total of payments received after the correct date of death): |
| (The Adjusted Outstanding Total is used by the financial institution if it is less than the OUTSTANDING TOTAL shown on the face of the form): $______ |
| ☐ Adjusted outstanding total is greater than outstanding total on face of this form. (See Green Book for detailed instructions.) |

**IF LESS THAN THE OUTSTANDING TOTAL IS BEING PAID, PROVIDE THE NAMES AND ADDRESSES OF THE PERSONS WHO WITHDREW FROM THIS ACCOUNT:**

(If the names of withdraws cannot be determined, provide names of co-owners or persons with access to the account and explain why names of withdraws cannot be provided.)

**CERTIFICATION NO. 1**

This certifies that the Notice to Account Owners form was mailed to the owners of the account at the addresses on the records of this financial institution on __________. If a correction has been made to the fact or date of death, this certifies that the date of death entered above is correct and that this financial institution took prudent measures to assure that the person is alive or that the date of death was erroneous.

Signed
Title
Date

**CERTIFICATION NO. 2**

In accordance with 31 CFR 210, this certifies that this financial institution received the Notice of Reclamation on __________ and first learned of the death on __________. The financial institution had no knowledge of the death or legal incapacity of the recipient or death of the beneficiary at the time any of the payments listed were credited to or withdrawn from the account. An amount equal to the amount remaining in the account, including any additions to the account balance since the receipt of this notice, has been paid to the Government.

Signed
Title
Date
Sample of Notice of Reclamation (FS Form 133), Page 3

Sample: Part 5 Below is a sample of Part 5, Notice to Account Owners, of the FS Form 133.

NOTICE OF RECLAMATION

<table>
<thead>
<tr>
<th>DATE OF DEATH</th>
<th>CLAIM NUMBER</th>
<th>DATE OF DEATH</th>
</tr>
</thead>
</table>

NOTICE TO ACCOUNT OWNERS FROM THE GOVERNMENT

The Government has received information that the person named on this notice is deceased. The purpose of this notice is to inform you that by law entitlement to Government benefits for this person ended at death. Therefore, the Government must recover all payments made after the date of death. If there has been an error and this person is not deceased, or if the date of death is wrong, this notice explains how to correct the mistake. If you do not understand this notice, please get help from either your financial institution or the Government agency that was making payments.

PAYMENTS TO THIS PERSON HAVE BEEN STOPPED

Your financial institution has been asked to return the payments shown on this notice to the Government because they were issued in error. The Government has asked your financial institution to send this notice to you, the account owner. Your financial institution must notify you if it has taken action to recover these funds from the account. Contact your financial institution immediately if you do not understand its actions. If the Government is unable to collect from the financial institution the full amount of the payments made after death, you may be contacted by the agency which made the payments.

IF THE PERSON IS NOT DECEASED

If the person is not deceased, immediately contact both your financial institution and the agency that made the payments to correct the error. The Government regrets any inconvenience this error may cause. Your financial institution can correct the collection action if it is given satisfactory proof that the person is alive. NOTE: YOU MUST CONTACT THE AGENCY THAT MADE THE PAYMENTS BECAUSE THIS ERROR HAS STOPPED FURTHER PAYMENTS. ONLY THE AGENCY CAN RESTART THE PAYMENTS.
Sample of Notice of Reclamation (FS Form 133), Page 4

Sample: Part 5 Below is a sample of Part 5, Notice to Account Owners, of the FS Form 133.

**IF THE DATE OF DEATH IS WRONG**

If the date of death shown is wrong, immediately show your financial institution a copy of the death certificate which will permit it to make any needed adjustment to the amount it must return to the Government. If it is inconvenient to go to the financial institution, bring this notice and a death certificate to the agency that made the payments so correction may be made. The agency that made the payments is shown using these abbreviations:

SOCIAL SECURITY ADMINISTRATION: RSI-SSA; DIB-SSA; RSI-SSI
DEPARTMENT OF VETERANS AFFAIRS: VA
OFFICE OF PERSONNEL MANAGEMENT: OPM
RAILROAD RETIREMENT BOARD: RRB
OTHER AGENCY ABBREVIATIONS: AF RET PAY; ARMY RET; ARMY BEN;
MarCorRet; MarCorAnn; NAVYRET; NAVY ANN; CIAADSANN

**SURVIVOR BENEFITS**

Persons related to the deceased may qualify for survivor payments. Survivors should contact the agency that made payments to determine whether they are eligible.

---

**NOTICE FOR FINANCIAL INSTITUTION ONLY**

**Paperwork Reduction Act and Privacy Act Statement**

By authority of 5 USC 301, 12 USC 391, and Title 31, Code of Federal Regulations, Part 210, the information requested on these forms is mandatory in order for Treasury to recover from your organization one or more Electronic Funds Transfer payments which the recipient or beneficiary named was not entitled to receive. Failure to provide all the required information and to return an amount equal to the amount in the account (up to the total being reclaimed) before the deadline may cause Treasury to contact your Federal Reserve bank to automatically debit your account (or that of your correspondent).

**Burden Estimate Statement**

The estimated average time (burden hours) associated with filling out this paperwork is 12 minutes per respondent or recordkeeper, depending on individual circumstances. Comments concerning the accuracy of this time estimate and suggestions for reducing the burden associated with the time spent collecting this information should be directed to the Bureau of the Fiscal Service, PO Box 1328 Parkersburg, WV 26106-1328 and the Office of Management and Budget, Paperwork Reduction Project (1530-0003), Washington, DC 20503. **THIS ADDRESS SHOULD ONLY BE USED FOR COMMENTS AND/OR SUGGESTIONS CONCERNING THE AMOUNT OF TIME SPENT TO COLLECT THIS DATA. DO NOT SEND THE COMPLETED PAPERWORK TO THE ADDRESS ABOVE FOR PROCESSING.**
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 should remit a check and attach the front and back copy of the Notice of Reclamation indicating on the reverse the total amount of the partial payment.

2. Promptly mail the Notice to Account Owners* (Part 5) to the last known address(es) of the account owner(s) 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. There is no need to sign multiple pages or copies of the same form. 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 provide the name, address and phone number on file for the deceased recipient. Return an amount equal to the account balance.

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 in black or dark blue ink. No other ink colors, pencil, rubber-stamped, or other reproduced signatures will be accepted. The original signature must include at least the signer’s first initial and last name. The signer’s title and the date signed (in the signature block) may be rubber-stamped or reproduced. If the Notice of Reclamation is incorrect due to error in fact or date of death, (see Learning of an Error).

6. When returning the Notice of Reclamation, or sending correspondence to the government about the reclamation, the RDFI must use the address of the government disbursing office found at the top right corner of the reclamation. Replying to any other address may delay the process and put the RDFI at risk of not responding with the 60-day deadline.

* 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.
**5. Reclamations**

**Incomplete or Inadequate RDFI Replies**

If the RDFI’s response is incomplete or inadequate, the government will send the RDFI a rejection letter only one time, indicating what is lacking. If the RDFI’s subsequent reply is still incomplete or inadequate, the government will initiate a debit action for the outstanding amount. Also, if an inadequate reclamation reply is received by the government two (2) business days or less before the Reclamation’s deadline, the government will not reject it, due to lack of time. Instead, 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. The protest letter should be sent to the Disbursing Office and must include the claim number, RDFI contact person, a brief explanation, and any information/documentation that supports the claim. It is strongly recommended that the RDFI send the completed FS Form 133 along with the protest letter. By providing the completed FS Form 133, the RDFI will be in the best position to limit its liability in the event the protest is denied. The FS Form 133 should include the name and last known address and phone number of the following person(s):

   - (A) The recipient and co-owner(s) of the recipient’s account;
   - (B) All other person(s) authorized to withdraw funds from the recipient’s account; and
   - (C) All person(s) who withdrew funds from the recipient’s account after the death or legal incapacity of the benefit recipient or death of the beneficiary.

   Upon receipt of the protest letter, the Disbursing Office 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 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 and the RDFI will only be debited for the ACH 45-day amount. If the protest is denied, and the RDFI does not respond to the FS Form 133, the Disbursing Office will notify the financial institution and the agency may submit a request to debit the RDFI’s FRB account for the full amount of the reclamation.

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 (whose 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.

5. **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 or the RDFI will forfeit the right to limit its liability.

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

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

Note: If the Reclamation deadline is imminent, the RDFI should consider using overnight mail or some similar means to be sure to meet the government’s deadline. If the RDFI wants proof it met the deadline, it should consider using certified “return receipt” mail or similar means for a signed receipt.

Sample Fiscal Service-2942, Follow-up Notice
5. Reclamations

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 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 correctly 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 RDF’s Account

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

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. It is important that the RDFI retain a copy of the original reclamation notice until the associated case is closed. All financial institutions should be capturing and storing the reclamation ticket number with the reclamation information. 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 reconcilement of the RDFIs Statement of Account.**
Provided below is an example of how the debit for ACH reclamations will appear on an FRB Statement of Account:

![Debit Example]

**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 RFC 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 Kansas City RFC. This 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 Financial Center.

<table>
<thead>
<tr>
<th>Transaction Code</th>
<th>Description</th>
<th>Definition</th>
<th>Daylight Overdraft Posting Times</th>
</tr>
</thead>
<tbody>
<tr>
<td>57170 Treas ACH REC Auto</td>
<td>Debits for reclamation payments authorized by the Treasury to post to a financial institution. These payments are initiated to FRB Philadelphia by the Kansas City Financial Center. Includes adjustments to such entries.</td>
<td>After close of Fedwire</td>
<td></td>
</tr>
<tr>
<td>57190 Treas ACH REC Auto</td>
<td>Debits for reclamation payments authorized by the Treasury to post to a financial institution. These payments are initiated to FRB Philadelphia by the Philadelphia Financial Center. Includes adjustments to such entries.</td>
<td>After close of Fedwire</td>
<td></td>
</tr>
</tbody>
</table>

**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 complete and return the Notice of Reclamation (see Table 3-E Step Action). 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.

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.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Correct the error in the fact of death on the Disbursing Office Copy of the Notice of Reclamation.</td>
</tr>
<tr>
<td>2.</td>
<td>Sign Certification #1 on the back of the Disbursing Office Copy of the Reclamation, certifying that a correction has been made.</td>
</tr>
<tr>
<td>3.</td>
<td>Timely return the Notice of Reclamation with a copy of proof of error in fact of death to the government disbursing office.</td>
</tr>
<tr>
<td>4.</td>
<td>Advise the recipient to contact the authorizing federal agency to restart payments.</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Continue to process the Notice of Reclamation, which includes sending the Notice of Reclamation to account owner(s).</td>
</tr>
<tr>
<td>2.</td>
<td>Refer the person presenting the proof to the federal agency.</td>
</tr>
<tr>
<td>3.</td>
<td>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.</td>
</tr>
</tbody>
</table>

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.
5. Reclamations

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 shown on the Notice of Reclamation is wrong. When correcting a date of death error, the RDFI should always return the completed reclamation within the 60-day time limit in order to prevent the debit action.

Table 3-G: Day of the Month is Wrong

The table below shows the actions the RDFI needs to take if the day of the month is wrong.

<table>
<thead>
<tr>
<th>IF</th>
<th>THEN</th>
<th>AND</th>
</tr>
</thead>
<tbody>
<tr>
<td>The day of the month of death is wrong</td>
<td>The RDFI must provide in its response a copy of the death certificate with the correct date of death because this could impact the calculation of the limited liability amount.</td>
<td>The RDFI must respond within 60 calendar days to the Notice of Reclamation.</td>
</tr>
</tbody>
</table>

Note: RDFI’s are NOT authorized to make adjustments to the outstanding total if there is only an error in the day of death.

Table 3-H: Month or Year is Wrong

The table below shows the actions the RDFI must take if the month or the year is wrong.

Step | Action
--- | ---
1. | Enter the correct date of death on the back of the Disbursing Office Copy of the Notice of Reclamation.
2. | IF the correct date of death is:
   • Later than the reported date of death,
     o THEN go to Step 3.
   • Earlier than the reported date of death,
     o the RDFI must inform the account owners of the error; and check the appropriate box on the back of the Disbursing Office Copy of the Notice of Reclamation; and pay the amount listed on the Notice of Reclamation.
   
   Note: Additional payments will be collected by a subsequent reclamation. However, if the RDFI is aware of any additional post-death benefit payments, it is in its best interest to return them immediately.
3. | Sign Certification #1 on the back of the Disbursing Office Copy of the Notice of Reclamation.
4. | Complete the worksheet for adjusting the outstanding total. Refer to Table 3-I.
5. | Pay the appropriate amount using the adjusted outstanding total. If the amount returned is less than the adjusted outstanding total:
   • sign Certification #2 on the back of the Disbursing Office Copy of the Notice of Reclamation; and
   • provide name, last known address and phone number for all withdrawers, co-owners, and authorized signers.
6. | Return the completed Notice of Reclamation so it is received by the government disbursing office within 60 calendar days of the date on the Notice.

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-I: 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.

<table>
<thead>
<tr>
<th>PMT 1</th>
<th>PMT 2</th>
<th>PMT 3</th>
<th>PMT 4</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

List the month/day/year of each payment shown on the Reclamation form.

For each payment *(shown on the Reclamation)* did the person die before the date of the payment? *(Enter "yes" or "no")*

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For each "yes", enter the dollar amount of the payment. *(Do not enter the dollar amount if "no.")*

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total all "yes" payments $ ____________

*(This is the adjusted outstanding total to use on the Notice of Reclamation).*

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

### Table 3-J: What to do

The table below shows what actions the RDFI must take if it receives a subsequent reclamation:

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Respond as you would to an original Notice of Reclamation <em>(See Table 3-B).</em></td>
</tr>
<tr>
<td>2.</td>
<td>Attach a brief cover letter, indicating that this is a subsequent Notice of Reclamation.</td>
</tr>
</tbody>
</table>

### 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

Fiscal Service Payment Management Call Center 1-855-868-0151
Chapter 6: Notification of Change

In this chapter...

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      Benefit Payments ............................................................................................... 6-2
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A: Introduction to Notification of Change

Notification of Change, which is the common name for Nacha standard entry type 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 CORs to correct account information. Please see Chapter 1, Section F, Enrollment Guidance, for more information about when ENRs can be used.

When to use CORs

CORs 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 NOT to use CORs

<table>
<thead>
<tr>
<th>To change</th>
<th>Recipient must</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title/ownership of account</td>
<td>Complete a new enrollment (ENR)</td>
</tr>
<tr>
<td>Interest of the recipient or beneficiary in the account</td>
<td></td>
</tr>
<tr>
<td>From one financial institution to another</td>
<td></td>
</tr>
<tr>
<td>Account information for one-time payments</td>
<td></td>
</tr>
<tr>
<td>(e.g., IRS Electronic Tax Refunds)</td>
<td></td>
</tr>
<tr>
<td>Name of recipient (e.g. following marriage)</td>
<td>Contact the federal agency that authorized the payment</td>
</tr>
</tbody>
</table>

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.

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

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

<table>
<thead>
<tr>
<th>For checking (demand)</th>
<th>For savings</th>
<th>For General Ledger</th>
</tr>
</thead>
<tbody>
<tr>
<td>22 (credit)</td>
<td>32 (credit)</td>
<td>42 (credit)</td>
</tr>
<tr>
<td>27 (debit)</td>
<td>37 (debit)</td>
<td></td>
</tr>
</tbody>
</table>
6. Notification of Change

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.

<table>
<thead>
<tr>
<th>Agency</th>
<th>Claim Number Structure</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security Administration</td>
<td>999999999XX</td>
<td>123456789C1</td>
</tr>
<tr>
<td></td>
<td>999999999X</td>
<td>123456789A</td>
</tr>
<tr>
<td></td>
<td>999999999</td>
<td>123456789</td>
</tr>
<tr>
<td>Office of Personnel Management</td>
<td>Xb9999999bXb</td>
<td>F.1234567_W_</td>
</tr>
<tr>
<td></td>
<td>Xb9999999b9b</td>
<td>A.1234567_0_</td>
</tr>
<tr>
<td>Department of Veterans Affairs</td>
<td>999999999b99b99</td>
<td>162306890_10_01</td>
</tr>
<tr>
<td></td>
<td>999999999b99b</td>
<td>12345678_00_06</td>
</tr>
<tr>
<td>Railroad Retirement Board</td>
<td>XXX999999999b9b</td>
<td>WCA123456789_7_</td>
</tr>
<tr>
<td>Retirement/Annuity</td>
<td>Xbb9999999bbb9b</td>
<td>A.1_123456___1_</td>
</tr>
<tr>
<td></td>
<td>XXbZZZZZ9bbbb9b</td>
<td>WD.000006___8_</td>
</tr>
<tr>
<td>Unemployment/Sickness</td>
<td>bbb999999999</td>
<td>__123456789</td>
</tr>
<tr>
<td>Department of Labor</td>
<td>999999999XXbXb</td>
<td>123456789LW_MB_</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Type of Payment</th>
<th>Fewer than 100 payments (mail corrected SF119A's or letters)</th>
<th>More than 100 payments (call)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Air Force</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Active Duty Reserve</td>
<td>Defense Finance and Accounting Service Building 444/JMS</td>
<td>(303) 676-4326</td>
</tr>
<tr>
<td>Air National Guard</td>
<td>6760 E. Irvington Place Denver, CO 80279-3000</td>
<td>(303) 676-7213</td>
</tr>
<tr>
<td>Active Duty Allotments</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Army</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Active Duty Reserve</td>
<td>DFAS - Indianapolis Center 8899 E. 56th Street Indianapolis, IN 46249-2801</td>
<td>(888) 332-7411</td>
</tr>
<tr>
<td>Active Duty Allotments</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Fiscal Service</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Housing Administration</td>
<td>Bureau of the Fiscal Service Special Investments Branch Warehouse and Operations Center, Dock 1 257 Bosley Industrial Park Drive Parkersburg, WV 26101</td>
<td>(304) 480-5299</td>
</tr>
<tr>
<td>Debenture Payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>State and Local Government Series Securities Payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>United States Mortgage Guaranty Insurance Company and Tax Loss Bonds Payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TreasuryDirect</td>
<td>Bureau of the Fiscal Service Customer Assistance Branch Warehouse and Operations Center, Dock 1 257 Bosley Industrial Park Drive Parkersburg, WV 26101</td>
<td>(800) 722-2678</td>
</tr>
<tr>
<td><strong>Note:</strong> 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)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Bonds</td>
<td>Federal Reserve Bank of Pittsburgh P.O. Box 299 Pittsburgh, PA 15230-0299</td>
<td>(800) 322-1909</td>
</tr>
<tr>
<td><strong>Coast Guard</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Active Duty (Code PS)</td>
<td>Commanding Officer (Code ____) US Coast Guard Pay and Personnel Center 444 SE Quincy Street Topeka, KS 66683-3591</td>
<td>(785) 339-3506</td>
</tr>
<tr>
<td>(Code RES)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reserves (Code RPD)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retired</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Department of Veterans Affairs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Veterans Compensation, Pension or Education (MGIB)</td>
<td>VA Regional Office that maintains the veteran's records</td>
<td>(877) 838-2778</td>
</tr>
<tr>
<td>Veterans Life Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Federal Salary and Allotment payments</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal salary and Allotment payments (including payments by the military to civilian employees) (FED SALARY)</td>
<td>Federal employing agency authorizing the payment (address where original FS Form 1199As were mailed). If address is unknown, contact recipient/member.</td>
<td></td>
</tr>
</tbody>
</table>
6. Notification of Change

Active Duty/Reserve
Active Duty Allotment
DFAS - Kansas City Center
1500 E. 95th Street
Kansas City, MO 64197-0001
(888) 332-7411

Financial Institution Actions (continued)

<table>
<thead>
<tr>
<th>Type of Payment</th>
<th>Fewer than 100 payments (mail corrected SF119As or letters)</th>
<th>More than 100 payments (call)</th>
</tr>
</thead>
</table>

Navy

Active Duty
Reserve
DFAS - Cleveland Center/JFECA
1240 East Ninth Street
Cleveland, OH 44199-2055
(216) 522-5855

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

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:

<table>
<thead>
<tr>
<th>Code</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>C64</td>
<td>Incorrect individual identification</td>
</tr>
<tr>
<td>C65</td>
<td>Incorrectly formatted corrected data</td>
</tr>
</tbody>
</table>
### 6. Notification of Change

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>C66</td>
<td>Incorrect discretionary data</td>
</tr>
<tr>
<td>C67</td>
<td>Routing Transit Number not from original Entry Detail Record</td>
</tr>
<tr>
<td>C68</td>
<td>DFI Account Number not from original Entry Detail Record</td>
</tr>
<tr>
<td>C69</td>
<td>Incorrect Transaction Code</td>
</tr>
</tbody>
</table>
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.

In this chapter...

A: Fiscal Service Payment Management Call Center ................................................................. 7-2
B: EFTPS Assistance .................................................................................................................... 7-2
C: Major Paying Agency Contacts ............................................................................................ 7-2
D: Defense Finance and Accounting Service (DFAS) Contacts ............................................ 7-3
E: Go Direct Contact Information ............................................................................................ 7-3
F: Treasury Offset Program ........................................................................................................ 7-3
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.

<table>
<thead>
<tr>
<th>Routing Transit Number</th>
<th>061036000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Number</td>
<td>23401009</td>
</tr>
<tr>
<td>Taxpayer Enrollment/Helpline</td>
<td>1 (800) 555-4477 (Businesses)</td>
</tr>
<tr>
<td></td>
<td>1 (800) 316-6541 (Individuals)</td>
</tr>
<tr>
<td>Financial Institution Helpline</td>
<td>1 (800) 605-9876</td>
</tr>
</tbody>
</table>

C: Major Paying Agency Contacts

<table>
<thead>
<tr>
<th>Agency</th>
<th>Contact</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security Administration</td>
<td>(800) SSA-1213</td>
<td><a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a></td>
</tr>
<tr>
<td>Office of Personnel Management</td>
<td></td>
<td><a href="http://www.opm.gov/retire">www.opm.gov/retire</a></td>
</tr>
<tr>
<td>Railroad Retirement Board</td>
<td>(877) 772-5772</td>
<td><a href="http://www.rrb.gov">www.rrb.gov</a></td>
</tr>
<tr>
<td>Department of Veterans Affairs</td>
<td>(800) 827-1000</td>
<td><a href="http://www.va.gov">www.va.gov</a></td>
</tr>
<tr>
<td>Veterans Compensation, Pension &amp; Education</td>
<td>(800) 827-1000</td>
<td><a href="http://www.benefits.va.gov/benefits">www.benefits.va.gov/benefits</a></td>
</tr>
<tr>
<td>Veterans Life Insurance</td>
<td>(800) 669-8477</td>
<td><a href="http://www.insurance.va.gov">www.insurance.va.gov</a></td>
</tr>
<tr>
<td>Bureau of the Fiscal Service</td>
<td>(855) 868-0151</td>
<td><a href="http://www.fiscal.treasury.gov">www.fiscal.treasury.gov</a></td>
</tr>
<tr>
<td>TreasuryDirect</td>
<td>(844) 284-2676</td>
<td><a href="http://www.treasurydirect.gov">www.treasurydirect.gov</a></td>
</tr>
<tr>
<td>Internal Revenue Service</td>
<td>(800) 829-1040</td>
<td><a href="http://www.irs.gov">www.irs.gov</a></td>
</tr>
<tr>
<td>Department of Labor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Black Lung</td>
<td>(800) 638-7072</td>
<td><a href="http://www.dol.gov/owcp/dcmwc">www.dol.gov/owcp/dcmwc</a></td>
</tr>
<tr>
<td>Division of Federal Employees’ Compensation</td>
<td>(202) 693-0040</td>
<td><a href="http://www.dol.gov/owcp/dfec">www.dol.gov/owcp/dfec</a></td>
</tr>
<tr>
<td>Longshore and Harbor Workers’ Compensation</td>
<td>(202) 693-0925</td>
<td><a href="http://www.dol.gov/owcp/dlhwfc">www.dol.gov/owcp/dlhwfc</a></td>
</tr>
</tbody>
</table>
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 Go Direct helpline 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/.
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, an 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-dollar 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.

**Cash Concentration or Disbursement (CCD)**
Cash Concentration or Disbursement (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.

**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 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 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.

**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.
8. Glossary

**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**
A third party processor 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 Depositary 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.