

***CA\$H-LINK***  
***OPERATING INSTRUCTIONS***  
***FOR***  
***DOMESTIC TREASURY'S GENERAL ACCOUNT***  
***DEPOSITARY BANKS***

IMAGE OF U.S.A. MAP

***Supplement #1 to***  
***TREASURY FINANCIAL MANUAL***  
***VOLUME V CHAPTER 2000***

**BANKING OPERATIONS BRANCH  
FINANCIAL MANAGEMENT SERVICE  
DEPARTMENT OF THE TREASURY  
HYATTSVILLE, MARYLAND**

## PREFACE

This is Supplement #1 to the Treasury Financial Manual (TFM), Volume V, Chapter 2000 (V TFM 2000), Deposits for Credit to the Treasury's General Account (TGA). These operating instructions apply to domestic Depositories located within the 50 United States and the District of Columbia and others to whom specifically extended. Supplement #2 is the CASH-LINK User Guide written for employees of financial institutions which accept deposits from U.S. Government agencies. The user guide contains the procedures to report data using a touch-tone telephone or a personal computer. These supplements are issued under authority of the Code of Federal Regulations at 31 CFR Part 202.

These two supplements are operating guides and ongoing references for resolving problems and error conditions, reviewing infrequently used procedures, and instructing new personnel. These documents do not, however, constitute the Federal policies and regulations pertaining to the Treasury's General Account system. The procedures contained herein are designed to implement the policies, procedures, and regulations prescribed in 31 CFR Part 202 and V TFM 2000. Any questions concerning the intent of a particular procedure or an exception to a procedure should be considered in light of the policies and regulations prescribed in 31 CFR Part 202 and V TFM 2000.

Amendments to Supplements #1 and #2 to V TFM 2000 will be issued under transmittal letters by the Financial Management Service (FMS). Forward changes in Depository name or mailing address to:

Banking Operations Branch  
Banking Management Division  
Financial Management Service  
Department of the Treasury  
Prince George's Metro Center II  
3700 East-West Highway, Room 5A05  
Hyattsville, MD 20782

Telephone Number: (202) 874-6900  
Fax Number: (202) 874-7307

NOTE: The effective date of this revision of this Supplement (Supplement #1 to V TFM 2000) is December 1995. This revision supersedes previous editions.

**SUPPLEMENT #1  
TREASURY FINANCIAL MANUAL, VOLUME V, CHAPTER 2000**

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**1. GLOSSARY OF CASH-LINK TERMS  
ADDITIONAL TO THOSE DEFINED IN V TFM 2000**

Account Key - The three digit number which identifies a particular Treasury's General Account at a Depository.

Account Maintenance - The product code category indicating the number of demand deposit accounts maintained by the Depository for the given month. Data is derived by CASH-LINK and appears on the Statement of Account Activity (SSA) as product code 700 000.

Adjusting Entries - A debit or credit adjustment to the TGA resulting from an inaccurate coin, currency, or check amount recorded on the deposit ticket. These adjustments are processed by preparing an adjusting deposit ticket (SF 215) or debit voucher (SF 5515). These adjustments are included in CASH-LINK Deposit Reports. When making the month's CASH-LINK Bank Management Report, the Depository reports the total number of adjustments made during the month for product code 600 100.

Agency - An agency of the U.S. Government or agent thereof.

Agency Location Code (ALC) - The number assigned by Treasury to identify agency accounting stations and offices on accounting reports and documents.

American Bankers Association Number (ABA) or Routing and Transit Number (RTN) - The nine digit number that identifies a financial institution. Along with an Account Key and Report Location, the ABA number is used to gain access into CASH-LINK.

ACH Debit - A debit transaction delivered through the Automated Clearing House (ACH) network transferring funds to the Treasury's General Account at the Federal Reserve Bank of Richmond. The number of CASH-LINK Deposit Reports generating ACH debits that the Depository paid during the month is derived by CASH-LINK and appears on the SAA for product code 700 210.

ACH File Cutoff - The time each banking business day at which CASH-LINK ceases to designate deposits reported by Depositories as ACH file items. The cutoff time is set at 8:00 p.m. eastern time on the Date of Deposit.

AER Factor - The AER, divided by 365, multiplied by the number of calendar days in the effective period.

$$\text{AER} \div 365 \times \text{\# of calendar days in the effective period} = \text{AER Factor}$$

Average Federal Funds Rate - The rate used to compute the imputed value of funds delayed. It is the average of the daily Federal Funds Rates for the effective period (see Federal Funds Factor, Federal Funds Rate, Transfer Delay, and Voucher Delay).

Banking Operations Branch (BOB) - The Treasury Department organization which administers the Treasury's General Account and CASH-LINK.

Batch - For the CASH-LINK Deposit Report, a Batch is a group of vouchers with the same Date of Deposit that are assigned a trace number after being accepted by CASH-LINK. For the CASH-LINK Bank Management Report, a Batch is a group of product codes and their corresponding number of units.

CASH-LINK - A worldwide deposit reporting and cash concentration system designed to record, move, and manage Federal agency deposits through designated financial institutions. Funds are moved via ACH or wire transfer to the Federal Reserve Bank for credit to the Treasury's General Account.

CASH-LINK Bank Management Report - The Depository's monthly dollar amounts and volumes for each product code category of recognized expenses transmitted into CASH-LINK.

CASH-LINK Deposit Report - The funds and accounting information contained for a given Date of Deposit, as reported by each Depository to CASH-LINK.

Date of Deposit - The day on which a U.S. Government agency's deposit is credited to the Treasury's General Account at the Depository. The Depository must credit the TGA on the same day that the agency deposits the funds.

Deferred Reporting - The ability of Depositories specifically authorized by FMS in writing, to defer the transfer of uncollected funds. Authorized institutions can defer those funds which would take more than one day to collect from the drawee bank. Funds can be deferred for one or two days.

Deposit Reporting (Personal Computer or Touch-tone Telephone Response) - The number of CASH-LINK Deposit Reports generating ACH debits that the Depository paid during the month, plus the number of zero dollar net transfer CASH-LINK Deposit Reports with that month's CASH-LINK Transfer Date, plus the number of Fedwire Funds Transfer Messages sent during the month to satisfy CASH-LINK Deposit Reports. The number is derived by CASH-LINK and appears on the SAAs as the units for product code 700 200.

Deposit Tickets - SF 215, SF 215-A, and SF 215-B credit vouchers. The total number of deposit tickets processed through the TGA is derived from CASH-LINK Deposit Reports and appears on the SAAs as units for product code 700 100.

Derived Information - Expense, income, and statistical data that is automatically tracked by CASH-LINK. This data is used to prepare the SAA for each Depository.

Encoded Checks - Checks which are micr-encoded by the agencies prior to making deposits at the TGA during each month. When making the month's CASH-LINK Bank Management Report, the Depository reports the total number of encoded checks for product code 600 220.

Exception Processing - Instructions to be followed if there is a CASH-LINK system failure or the reporting cutoff time is missed (see Section 11).

Federal Funds Factor - The rate used to compute the imputed value of funds. It is calculated as follows: the average Federal Funds Rate (FFR), divided by 365, multiplied by the effective period (see Average Federal Funds Rate).

$$(\text{Average FFR} \div 365 \times \text{\#of days delayed}) = \text{Federal Funds Factor}$$

Financial Management Service (FMS) - A bureau of the Treasury Department responsible for U. S. Government collections and disbursements.

Internal Credit Vouchers - The product code category for the number of internal credit tickets (consolidating Depository deposit tickets used to post to the TGA all deposits made on a single business day) prepared by the Depository during each month. In most cases, this data is derived from CASH-LINK Deposit Reports (and appears on the SAA as units for product code 700 230), but under some circumstances, is reported by the Depository on the CASH-LINK Bank Management Report for product code 600 300.

Logon ID - An identifier PC reporters use to gain access to the CASH-LINK PC reporting system. This ID is assigned by Treasury.

Master Bank - The Depository ABA and Account Key whose SAA includes a summary of the total TGA-related expenses and incomes from the other Account Keys with the same ABA.

Net Transfer Amount - The dollar amount of funds to be transferred to Treasury. This information is provided to CASH-LINK in the Deposit Report Batch Total which is included in the respective ACH File or Wire Cycle Files.

Processing Coin - When making the CASH-LINK Bank Management Report, the Depository reports the number of \$1,000 units of coin deposited into the TGA for product code 600 410.

Processing Currency - When making the CASH-LINK Bank Management Report, the Depository reports the number of notes of currency in \$1,000 units deposited into the TGA for product code 600 400.

Product Code Category - A six digit number that represents a specific recognized product or service the Depository performs to support CASH-LINK. Information on each product code is either derived from CASH-LINK Deposit Reports or reported on CASH-LINK Bank Management Reports.

[Recognized (Standard)] Expense Categories - The expense categories that are common to all Depositories. The category names and rates of compensation are entered into CASH-LINK and maintained by BOB. The volume data is either derived from deposit reports or reported by the Depository each month (see Section 8 for compensation rates).

Reported Information - Expense, income, and statistical data that is reported on the CASH-LINK Bank Management Reports. This data is used to prepare the SAA for each Depository.

Report Location Number - A three digit number subordinate to each Depository's ABA number which identifies a particular CASH-LINK reporting site.

Reserve Ratio - The specific percentage of financial institutions' net transaction accounts that must be kept in reserves in cash or at the Federal Reserve Bank. It is used to calculate Average Daily Immediately Available Funds. The Federal Reserve Board sets the reserve ratio.

Returned Checks - Checks received in agency deposits that were credited to the TGA but subsequently returned to the Depository for nonpayment. When making the CASH-LINK Bank Management Report, the total number of returned checks is reported as units for product code 600 200.

Standard Form (SF) 215 (also SF 215-A, SF 215-B) - The form presented by a U.S. Government agency with checks and other payment instruments to make a deposit. A Depository may complete an SF 215 to adjust a deposit error.

SF 5515 - The form used to debit the TGA to decrease the amount of a deposit made to that account. A Depository may complete an SF 5515 to process a returned item against the TGA or to adjust an error from a prior deposit. A U.S. Government agency may complete an SF 5515 to accomplish either of these functions.

Statement of Account Activity (SAA) - The CASH-LINK report that serves as an analysis of the TGA relationship with each Account Key.

TGA Depository Information - The identifying information for each Depository provided to CASH-LINK by FMS, including, but not limited to, TGA Depository name, phone number, ABA number, account key and reporting location numbers, account name, late call indicator, deferred funds indicator, reporting mode, and ALCs for agencies authorized to deposit at the Depository. Depositories shall contact FMS immediately if any of this information changes.

Trace Number - A unique number that identifies a Batch reported to CASH-LINK. CASH-LINK generates this number after it accepts a Batch.

Transfer Date - The date on which funds are transferred from the Depository to Treasury by ACH or wire transfer. It is scheduled to be the business day after the Date of Deposit.

Transfer Delay - The difference between scheduled Transfer Date and the actual date the funds are transferred. The imputed value of the delay is calculated by multiplying the Federal Funds Factor by the amount of the funds delayed (see Federal Funds Factor). The delay period is calculated as follows: The “from date” is the Date of Deposit plus one business day. The “to date” is the actual Transfer Date less one calendar day.

Treasury - The Secretary of the United States Department of the Treasury or his/her designee.

Treasury Representative - A designated contact from the Banking Operations Branch of the Financial Management Service (202-874-6900).

Treasury Time Balance (TTB) - The amount of funds Treasury has placed on deposit with the Depository in a time deposit account to compensate for TGA Services. This data is entered into CASH-LINK and maintained by BOB.

Unencoded Checks - Checks deposited into the TGA without micr-encoding by the agency prior to deposit. When making the CASH-LINK Bank Management Report, the Depository reports the total number of unencoded checks for product code 600 230.

Variable SF 215-A - The product code category for the number of these credit vouchers that the Depository reported to CASH-LINK during the month. This data is derived from CASH-LINK Deposit Reports and appears on the SAAs as product code 700 110.

Variable SF 215 and SF 215-B - The product code category for the number of these vouchers that the Depository reported to CASH-LINK during the month. This data is derived from CASH-LINK Deposit Reports and appears on the SAAs as product code 700 120.

Variable SF 5515 - The product code category for the number of debit vouchers that the Depository reported to CASH-LINK during the month. This data is derived from CASH-LINK Deposit Reports and appears on the SAAs as product code 700 130.

Voucher Date - The date in Block 2 of the deposit ticket. It is the date the agency presented the deposit ticket and accompanying deposited items to the Depository. The date must be the Depository's business date at the time of the deposit.

Voucher Delay - The difference between the Voucher Date and the Date of Deposit. The imputed value of funds delayed is calculated by multiplying the amount of the voucher delayed by the Federal Funds Factor. (See Federal Funds Factor.) The delay period is calculated as follows: The from date is the Voucher Date plus one business day. The "to date" is the Date of Deposit. If the Date of Deposit falls on a Friday, the "to date" is the Sunday, or Monday, if Monday is a Holiday, after the Date of Deposit.

Wire Cycle Cutoff - The time on each business day when CASH-LINK ceases to designate wire cycle items. The cutoff is set 1:00 p.m. eastern time on the business day after the Date of Deposit.

Wire Cycle File - The file created by CASH-LINK and made available to FMS containing the net transfer amounts reported by Depositories between 8:00 p.m. eastern time on the Date of Deposit and the end of the cycle at 1:00 p.m. eastern time on the business day after the Date of Deposit.

1032 Wire (Funds) Transfer - A Fedwire funds transfer message sent to transfer funds by wire to the Treasury's General Account at the Federal Reserve Bank of New York. The number of Fedwire Funds Transfer Messages sent during the month to satisfy CASH-LINK Deposit Reports is derived by CASH-LINK and appears on the SAAs as units for product code 700 220.



## 2. OVERVIEW

CASH-LINK is a U.S. Government system that is for authorized users only. It is a global cash concentration and reporting network designed to record, move, and manage almost \$400 billion annually in U.S. Government receipts through approximately 3,500 financial institutions. Funds from seven collection networks are concentrated into one system to expedite the processing of U.S. Government agency deposits. Information reported into CASH-LINK is immediately accessible by the Financial Management Service for inquiry, research, reconciliation, and investment purposes. U.S. Government agencies have on-line access and the capability to begin the deposit reconciliation process on the business day after Depositories report deposits into CASH-LINK. Funds are transferred via the Automated Clearing House to the Federal Reserve Bank of Richmond or wire transferred to the Federal Reserve Bank of New York for credit to the Treasury's General Account. CASH-LINK also provides for an automated Bank Management and Compensation system.

The general sequence of events of a daily transaction on CASH-LINK is as follows:

1. The Depository receives agency deposit ticket and accompanying items before bank's cutoff time on the Date of Deposit.
2. The Depository proofs the deposit and confirms the deposit ticket and retains the original and Depository copy of each deposit ticket. The items are deposited and processed per regular bank procedures.
3. The Depository makes its CASH-LINK Deposit Report.
4. CASH-LINK Deposit Reports completed prior to 8:00 p.m. eastern time on the Date of Deposit generate an ACH debit to transfer deposited funds from the Depository to Treasury.

If the CASH-LINK Deposit Report is completed prior to 1:00 p.m. eastern time on the Date of Deposit, the funds will **still** be transferred via ACH on the next business day. **This is the only occasion a CASH-LINK Deposit Report made before 1:00 p.m. will end up on the ACH cycle.**

CASH-LINK Deposit Reports completed after 8:00 p.m. eastern time on the Date of Deposit, but prior to 1:00 p.m. eastern time on the business day after the Date of Deposit, generate a 1031 Request for Funds to wire deposited funds from the Depository to Treasury.

5. The deposited funds are transferred to the Treasury's General Account on the Transfer Date (the business day after the Date of Deposit) via ACH or wire transfer to the Federal Reserve Bank of Richmond, and New York, respectively.

### **3. ESTABLISHING A TREASURY GENERAL ACCOUNT GENERAL**

Following a Federal agency's request that Treasury establish a TGA Depository relationship with a financial institution, the financial institution must provide certain information before it can be so authorized. Additionally, FMS will provide specific TGA Depository Information and reporting instructions to each Depository. All new Depositories shall complete the Depository Data Form shown on the following pages. The following section details how to complete the Depository Data Form.

#### **EXPLANATION OF DEPOSITARY DATA FORM**

The information on this form is used by FMS to update the CASH-LINK data base. It is, therefore, critical that the Depository furnish accurate information. If there is any question concerning a data field, call BOB (202-874-6900) for clarification. Return the form and a holiday schedule for the current year to the address shown on the document. Retain a copy of the form at all times.

The Depository shall immediately notify FMS if any of this information subsequently changes.

#### **BASELINE BANK INFORMATION**

**BANK NAME** - Enter the name of the Depository.

**BANK ABA NO.** - Enter the nine digit American Bankers Association number that identifies the Depository.

**ACCOUNT NO.** - Enter the number of the demand deposit account that will receive the TGA deposits. All ACH debits will be processed against this account.

**BANK ADDRESS** - Enter the complete address of the location that will receive the TGA deposits. Use the two letter U.S. Postal Service abbreviation for the state. Enter the complete nine digit zip code, if known.

**BANK MANAGEMENT NAME AND PHONE** - Enter the name and telephone number of the bank official responsible for the TGA account relationship.

**OPERATIONS CONTACT AND PHONE** - Enter the name and telephone number of the bank employee responsible for reporting the daily account information to CASH-LINK.

**REPORTING LOCATION (CITY)** - Enter the city from where the deposits are reported to CASH-LINK.

#### **BACKGROUND BANK INFORMATION**

**MINORITY BANK** - Indicate whether the financial institution is a minority bank as recognized by the Treasury.

**MILITARY BANK** - Indicate whether the financial institution is located on a military installation.

IRS DEPOSITARY - Indicate whether the TGA maintained at the Depository will receive funds from the Internal Revenue Service.

NAMES OF DEPOSITING AGENCIES / AGENCY LOCATION CODES - Enter the name and identifying number of each U.S. Government agency that will make deposits to the TGA.

### **CORRESPONDENT BANK INFORMATION**

Complete this section only if the Depository uses a correspondent bank for processing ACH or wire transactions.

BANK NAME - Enter the name of the correspondent bank.

BANK CONTACT AND PHONE - Enter the name and telephone number of the operational contact at the correspondent bank.

ACH ABA AND ACCT NO. - If the deposits will be transferred to Treasury via ACH, enter the appropriate numbers.

WIRE ABA AND ACCT NO. - If the deposits will be transferred to Treasury via wire, enter the appropriate numbers.

### **BANK MANAGEMENT INFORMATION**

STATEMENT RECIPIENT NAME - Enter the name and telephone number of the bank official who will receive the monthly Statement of Account Analysis.

ADDRESS - Enter the complete address of the official.

BANK MANAGEMENT CONTACT - Enter the name and telephone number of the bank official responsible for the TGA account relationship.

ADDRESS - Enter the complete address of this official.

### **PC INPUT INFORMATION**

Complete this section only if the Depository will use personal computer input technology to report deposits to CASH-LINK.

PC MANUF./MODEL - Enter the brand and/or model name of the PC.

3.5 OR 5.25 DRIVE - Indicate the size of the PC's disk drive.

MEMORY SIZE - Enter the number of kilobytes of Random Access Memory (e.g. 640 K).

HARD DISK CAPACITY - Enter the number of megabytes of storage available on the PC's hard disk (e.g. 20 MB).

CRT TYPE (MONITOR) - Enter the brand and/or model name of the monitor associated with the PC.

MDA/HERCULES/CGA/VGA/EGA - Indicate the highest level of graphics that the monitor will support.

PRINTER MANUF./MODEL - Enter the brand and/or model name of the printer associated with the PC.

MODEM MANUF./MODEL - Enter the brand and/or model name of the modem associated with the PC.

LINE SPEED (BAUD RATE) - Enter the speed of the modem. If more than one speed is possible, enter the speed you intend to use for CA\$H-LINK transmissions (e.g. 2400 Baud).

TELEPHONE NUMBER MODEM CONNECTED TO - Enter the appropriate phone number.

OPERATING SYSTEM/VERSION - Enter the type of operating software (DOS, PC DOS, etc.) and the numerical version, such as (DOS) 2.01.

**CASH-LINK DEPOSITARY DATA FORM**

**BASELINE BANK INFORMATION**

BANK NAME \_\_\_\_\_

BANK ABA NO. \_\_\_\_\_

ACCOUNT NO. \_\_\_\_\_

BANK ADDRESS \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

CITY

\_\_\_\_\_

STATE (ABBR)

\_\_\_\_\_

ZIP CODE

PROVINCE

\_\_\_\_\_

COUNTRY

BANK MANAGEMENT NAME \_\_\_\_\_

BANK MANAGEMENT TEL \_\_\_\_\_

OPERATIONS CONTACT \_\_\_\_\_

OPERATIONS TEL \_\_\_\_\_

REPORT LOCATION (CITY) \_\_\_\_\_

**BACKGROUND BANK INFORMATION**

MINORITY BANK - YES \_\_\_\_\_ NO \_\_\_\_\_

MILITARY BANK - YES \_\_\_\_\_ NO \_\_\_\_\_

IRS DEPOSITARY - YES \_\_\_\_\_ NO \_\_\_\_\_

**NAME OF DEPOSITING AGENCIES / AGENCY LOCATION CODES**

\_\_\_\_\_ - - - - -

\_\_\_\_\_ - - - - -

\_\_\_\_\_ - - - - -

\_\_\_\_\_ - - - - -

Attach listing if more than four agencies depositing.

**CORRESPONDENT BANK INFORMATION**

BANK NAME \_\_\_\_\_

BANK CONTACT \_\_\_\_\_

BANK PHONE \_\_\_\_\_

ACH ABA NO. \_\_\_\_\_ ACH ACCT NO. \_\_\_\_\_

WIRE ABA NO. \_\_\_\_\_ WIRE ACCT NO. \_\_\_\_\_

**BANK MANAGEMENT INFORMATION**

STATEMENT RECIPIENT NAME \_\_\_\_\_  
RECIPIENT TELEPHONE \_\_\_\_\_  
ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_  
STATE (ABBR) \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
PROVINCE \_\_\_\_\_ COUNTRY \_\_\_\_\_

BANK MANAGEMENT CONTACT \_\_\_\_\_  
BANK MANAGEMENT PHONE \_\_\_\_\_  
ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_  
STATE (ABBR) \_\_\_\_\_ ZIP CODE \_\_\_\_\_  
PROVINCE \_\_\_\_\_ COUNTRY \_\_\_\_\_

**PC INPUT INFORMATION**

PC MANUF./MODEL \_\_\_\_\_  
3.5 OR 5.25 DRIVE \_\_\_\_\_  
MEMORY SIZE (RAM) \_\_\_\_\_  
HARD DISK CAPACITY (MEGABYTES) \_\_\_\_\_

CRT TYPE (MONITOR) \_\_\_\_\_  
MDA/HERCULES/CGA/VGA/EGA \_\_\_\_\_

PRINTER MANUF./MODEL \_\_\_\_\_

MODEM MANUF./MODEL \_\_\_\_\_  
LINE SPEED (BAUD RATE) \_\_\_\_\_  
TELEPHONE NUMBER MODEM CONNECTED TO \_\_\_\_\_

OPERATING SYSTEM/VERSION \_\_\_\_\_

PLEASE RETURN A CURRENT HOLIDAY SCHEDULE AND THIS  
COMPLETED FORM TO:

Banking Operations Branch  
Banking Management Division  
Financial Management Service  
Department of the Treasury  
Prince George's Metro Center II  
3700 East-West Highway, Room 5A05  
Hyattsville, MD 20782

Telephone number: (202) 874-6900  
Fax number: (202) 874-7307

## **4. RECEIPT AND PROOFING OF DEPOSIT PACKAGE**

### **GENERAL**

Prior to transmitting CASH-LINK Deposit Reports, deposits received from an agency at a TGA Depository or deposited through a Lockbox must be validated and proofed.

Each business day a TGA bank may receive deposit tickets and debit vouchers from one or more U. S. Government agencies through one or more deposit locations. These may involve only one Treasury General Account per TGA bank unless FMS' prior written authorization is obtained. See V TFM 2030.50.

Deposit tickets are Standard Form (SF) 215, 215-A (IRS Deposit Ticket), and 215-B (Customs Deposit Ticket). A debit voucher is an SF 5515. Samples of both are at the end of this section.

The debits and credits (deposits) which constitute the current business day's work are those received before the bank's cutoff time and those prepared in a bank department before the cutoff for that day's posting date. Any items received by a TGA bank after the cutoff time become the next business day's work.

Information must always be reported timely. If a CASH-LINK reporting cutoff is missed, the Depository must still report all information to CASH-LINK. However, CASH-LINK will process that information as if it were reported the next business day. A Depository cannot report information for different Dates of Deposit in the same Batch. Sections 9 & 10 in this Supplement, and Supplement #2 to V TFM 2000, the CASH-LINK User Guide, contains instructions for processing and reporting credits, debits and adjustments on CASH-LINK.

### **CREDITS**

1. Deposits received with a deposit ticket are processed as follows:
  - a. An agency deposit is received (or generated for Lockbox), consisting of a deposit ticket (SF 215, SF 215-A, or SF 215-B) and the items (checks) being deposited. The date presented to the bank (the Date of Deposit in Block 2 of the deposit ticket) must be the same as the business date the deposit is brought to or prepared by the Depository.
  - b. The Depository confirms and signs the deposit ticket (intact) in Block 8 of the deposit ticket. The confirmed date should be the same as the Date of Deposit. The Depository should verify that the Agency Location Code has been filled in on the deposit ticket (Block 3 of the deposit ticket.)
  - c. An internal credit ticket is prepared consolidating all of the days deposit tickets and processed to credit the deposited amount to the TGA.
  - d. The original internal credit ticket and the deposited items are processed. A copy of the internal credit ticket is retained by the Depository.

- e. The Depository retains the original and the Depository copy of the deposit ticket and returns the remaining copies to the agency.
2. Credits to the TGA for a proof/transit adjustment (such as for an extra item in a deposit), are processed as follows:
- a. An SF 215 deposit ticket is prepared by the bank for **each** adjustment.
  - b. The deposit ticket (intact) is signed and confirmed by the preparer and processed along with the rest of the days deposit tickets.

### **DEBITS**

1. Debit vouchers for returned deposited items are processed as follows:
- a. An SF 5515 debit voucher is prepared by either the branch or other bank department and presented by the bank to an agency to claim a returned item about which the agency has been notified. A sample of the debit voucher is shown at the end of this section.
  - b. The debit voucher (intact) is signed by the preparer and confirmed. The Depository should verify that the ALC has been filled in on the debit voucher (Block 3.)
  - c. An internal debit ticket is prepared to reduce the balance in the TGA.
  - d. The original debit voucher is used to replace the item in the cash items and will be forwarded for processing according to current bank procedures.
  - e. The Depository retains the original and Depository copies of the debit voucher along with a copy of the internal debit voucher and returns the remaining copies to the agency.
2. Debits to the TGA for a negative proof/transit adjustment (such as for a missing item in a deposit), are processed as follows:
- a. An SF 5515 debit voucher is prepared by the bank for the amount of **each** adjustment.  
  
NOTE: On the SF 5515, the bank must provide the original deposit information being adjusted.
  - b. The debit voucher (intact) is signed by the preparer and confirmed.
  - c. An internal debit ticket is prepared and processed according to bank procedures. A copy of the internal debit ticket is retained by the Depository.



- d. The Depository retains the original and Depository copies of the debit voucher and returns the remaining copies to the agency.

\*\*\*\*\*

If Depositories receive debit vouchers with no offsetting deposit tickets or with deposit tickets which are insufficient to cover the debit amount, Depositories shall not process the debit voucher that day since CASH-LINK will not accept a negative transfer amount. If the debit amount cannot be covered the next business day, contact BOB.

**Sample SF 215 Deposit Ticket**  
**(Graphic)**

**Sample SF 215-A IRS Deposit Ticket**

**(Graphic)**

**Sample SF 215-B Customs Deposit Ticket**

**(Graphic)**

**Sample SF 5515 Debit Voucher**  
**(Graphic)**

## 5. REPORTING DEPOSITS

### GENERAL

Deposit information may be reported electronically by inputting data in by personal computer or touch-tone telephone. All users are assigned a unique log-on identification number and a password to gain access to CASH-LINK. Specific ACH File and Wire Cutoffs are the same for both reporting methods. After the deposit information is reported by the Depository, the Financial Agent initiates the necessary funds transfer. Deposited funds are moved from the Depository to the Treasury's General Account at the Federal Reserve Bank. Please refer to Supplement #2 to V TFM 2000, the CASH-LINK User Guide, for detailed operating instructions. Following is a brief overview of the two systems.

### PERSONAL COMPUTER (PC) REPORTING

CASH-LINK Deposit and Bank Management Report information can be transmitted through a personal computer. CASH-LINK accepts up to 999 Batches and 50,000 deposit tickets and/or debit vouchers per day. In addition, PC input allows you to report deferred funds transfers.

The Financial Agent will provide software and installation instructions. It is recommended that CASH-LINK be installed on the PC's hard drive although CASH-LINK can be used from a floppy disk.

### TOUCH-TONE TELEPHONE RESPONSE (TTR) REPORTING

CASH-LINK Deposit and Bank Management Report information can be transmitted by using the Touch-Tone Telephone Response system. TTR will support the entry of one Batch of up to 10 deposit tickets and/or debit vouchers per telephone call. TTR will not support the reporting of deferred funds transfers. TTR will support entry of one Batch of up to twenty product code categories per telephone call. If more than twenty product codes need to be reported in a month, a separate Batch can be reported in a separate phone call. Whether reporting by PC or TTR, after each Batch is accepted, CASH-LINK will give an eight digit trace number. The Depository is responsible for recording each Batch transmitted to CASH-LINK and the trace number. **This trace number and all associated SF 215s and SF 5515s must be retained for 6 years and 6 months from the Date of Deposit.** See V TFM 2045.

## 6. DEFERRED REPORTING

Deferred Reporting is the ability of specifically authorized reporting banks to delay (withhold) the transfer of uncollected funds to the Treasury. **Accordingly, deferred reporting Depositories do not report Average Daily Uncollected Funds on their CASH-LINK Bank Management Reports.** Authorized institutions can withhold those funds which will take more than one business day to collect from the drawee bank. Funds can be deferred for one or two business days. Only institutions authorized in writing by FMS can report deferred funds. Deferred Reporting allows CASH-LINK to forecast future funding based on one day and two day availability information.

Banks authorized as deferred reporters can only report by PC. Reporting a batch with deferred funds is accomplished as follows (assume today is October 18):

1. Report total credit amount.
2. Report total debit amount.
3. Of the amount withheld from previous CASH-LINK Deposit Reports, report the balance now being transferred. This balance equals the 1-day deferred funds from the deposit report of the previous day (October 17) **PLUS** any 2-day deferred funds from the deposit report of the day before the previous day (October 16).
4. Report the 1 day deferred from the current day's CASH-LINK Deposit Report.
5. Report the 2 days deferred from the current day's CASH-LINK Deposit Report.
6. Report the net transfer amount.

To report a Batch with deferred funds involving a weekend or holiday, (assume today is Monday, October 15):

On Monday, and on the day after a bank holiday, the amount previously withheld now being transferred equals the **1-day and 2-day** deferred funds from the CASH-LINK Deposit Report of the previous business day (October 12) **PLUS** the deferred 2-days from the CASH-LINK Deposit Report of the day before the previous day (October 11).

NOTE: Each deferred report will be processed through an edit routine to ensure accuracy. FMS will charge Depositories for the value of funds held past the end of the deferred period and not transferred to Treasury.

To further clarify deferred reporting, this example can be followed through five business days including a weekend.

### DEFERRED REPORTING DAY 1

Day 1: Date of Deposit is Wednesday, November 7, 1990. Remember that funds deposited with a November 7th Date of Deposit will be transferred on November 8th.

	Credit Amount	\$1,000
less	Debit Amount	100
plus	Amount Previously Withheld Now Being Transferred (from Nov 5 and 6 deposits)	350*
less	Amount deferred 1 day (from Nov 7)	100
less	Amount deferred 2 days (from Nov 7)	200
equals	Total Transfer Amount	\$950

\* Deferred 1 day from November 6 = 100  
Deferred 2 days from November 5 = 250

### DEFERRED REPORTING DAY 2

Day 2: Date of Deposit is Thursday, November 8, 1990. Remember that funds deposited with a November 8th Date of Deposit will be transferred on November 9th.

	Credit Amount	\$3,000
less	Debit Amount	500
plus	Amount Previously Withheld Now Being Transferred (from Nov 6 and 7 deposits)	325*
less	Amount deferred 1 day (from Nov 8)	250
less	Amount deferred 2 days (from Nov 8)	150
equals	Total Transfer Amount	\$2,425

\* Deferred 1 day from November 7 = 100  
Deferred 2 days from November 6 = 225



### DEFERRED REPORTING DAY 3

Day 3: Date of Deposit is Friday, November 9, 1990. Remember that funds deposited with a November 9th Date of Deposit will be transferred on November 12th (the next business day).

	Credit Amount	\$2,000
less	Debit Amount	600
plus	Amount Previously Withheld Now Being Transferred (from Nov 7 and 8 deposits)	450*
less	Amount deferred 1 day (from Nov 9)	500
less	Amount deferred 2 days (from Nov 9)	200
equals	Total Transfer Amount	\$1,150

\* Deferred 1 day from November 8 = 250  
Deferred 2 days from November 7 = 200

### DEFERRED REPORTING DAY 4

Day 4: Date of Deposit is Monday, November 12, 1990. Remember that funds deposited with a November 12th Date of Deposit will be transferred on November 13th.

	Credit Amount	\$4,000
less	Debit Amount	300
plus	Amount Previously Withheld Now Being Transferred (from Nov 8 and 9 deposits)	850*
less	Amount deferred 1 day (from Nov 12)	100
less	Amount deferred 2 days (from Nov 12)	250
equals	Total Transfer Amount	\$4,200

\* Deferred **1 and 2 days** from November 9 = 700  
Deferred 2 days from November 8 = 150

### DEFERRED REPORTING DAY 5

Day 5: Date of Deposit is Tuesday, November 13, 1990. Remember that funds deposited with a November 13th Date of Deposit will be transferred on November 14th.

	Credit Amount	\$10,000
less	Debit Amount	2,000
plus	Amount Previously Withheld Now Being Transferred (from Nov 12 deposits)	100*
less	Amount deferred 1 day (from Nov 13)	1,000
less	Amount deferred 2 days (from Nov 13)	500
equals	Total Transfer Amount	\$6,600

\* Deferred 1 day from November 12 = 100

## 7. TRANSFER OF FUNDS

### GENERAL

Funds are transferred directly from a Depository to the Treasury's General Account at the Federal Reserve Bank. The transfer is made either by ACH debit or wire transfer, depending on the time of day the deposit report is made. The chart below demonstrates the timeframe.

Deposit Report	Funds Transfer
Completed by 8:00 P.M. ET on Date of Deposit	ACH debit on next business day after the Date of Deposit
Completed after 8:00 P.M. ET on the Date of Deposit, but before 1:00 P.M. ET on the next business day after the Date of Deposit.	Wire transfer immediately after receiving a 1031 Request for Funds Message from Riggs National Bank. All wires must be received by Treasury by 2:00 P.M. ET on the next business day after the Date of Deposit.

Depositories on the wire cycle will receive a 1031 message, Request for Funds, upon successful acceptance of each Batch reported into CASH-LINK. Depositories on the ACH cycle will not receive a notice until the ACH debit arrives the next business day. Any Depository uncertain as to the cycle it was assigned may contact the CASH-LINK Operations Customer Assistance Help Desk at: 1-800-346-5465.

### ACH TRANSFERS

If the net transfer amount of one Batch is greater than \$99,999,999.99, the ACH cannot accommodate the number of digits. Therefore, CASH-LINK will break the amount into blocks of \$99,999,999.99 and the remainder. The blocks will have sequential trace numbers. For example, \$202,500,000 would be broken down on the ACH file as:

\$99,999,999.99  
\$99,999,999.99  
\$ 2,500,000.02

## RETURN OF ACH DEBITS

If an ACH debit is rejected at the Depository level, the Federal Reserve Bank will notify FMS. When FMS receives the dishonored ACH debit request, FMS will contact the Depository to determine the reason the request was dishonored. Once the problem is resolved, the Depository shall wire the funds to Treasury's Account at the FRB, New York. A dishonored ACH debit may result in a delay of the funds transfer to Treasury. If a delay occurs, the Depository will be charged for the imputed value of funds for the transfer delay.

## WIRE TRANSFERS

Although CASH-LINK will support multiple Batches in one day, Depositories shall report deposits in as few Batches as possible. Depositories will receive a separate Type 1031 Request for Funds Message for each batch assigned a Trace Number. However, the Federal Reserve's Communication System cannot accommodate a Type 1031, Request for Funds Messages for amounts greater than \$999,999,999.99. **Therefore, a Depository making a CASH-LINK Deposit Report with a net transfer amount of more than \$999,999,999.99, shall immediately contact BOB at (202) 874-6900.** BOB will break down the net transfer amount and send separate Type 1031, Request for Funds Messages that the Federal Reserve Bank can accommodate.

Please distribute this Wire Transfer information to your Wire Department. If clarification of message type or format is needed, please telephone BOB at (202) 874-6900.

## TYPE 1031, REQUEST FOR FUNDS MESSAGE

Each Type 1031, Request for Funds Message, received by a Depository must be responded to with a Type 1032, Funds Transfer Message or if unable to respond with a Type 1032, respond with a Type 1000. In the examples of message types below and on the following pages, the sender should insert sender information as shown in the VALUE column.

### KEY FIELDS - 1031 REQUEST FOR FUNDS

FIELD NAME	LENGTH	VALUE
Receiver-dfi#	9	receiver aba-number
Receiver-dfi-name	18	receiver tele-short-name
Type-subtype-code	4	1031
Sender-dfi#	9	021030004
Sender-ref#	16	sender reference number
Amount	18	use dollar sign, commas, decimal point
Sender text	61	TREAS NYC/
Receiver text	61	/DRC/DBT=tele-name of account to be debited/AC-account number to be debited
Free-text-line-1	80	CDT=021030004 BNF=TREAS NYC/AC-20180012
Free-text-line-2	80	RFB=REQ FOR FUNDS BBI=FROM YOUR BATCH NO _____
Free-text-line-3	80	blank

## TYPE 1032, FUNDS TRANSFER MESSAGE

Each Type 1032, Funds Transfer Message, should be sent in a **structured** or **unstructured** wire format like the following examples.

### KEY FIELDS - STRUCTURED 1032 FUNDS TRANSFER

FIELD NAME	LENGTH	VALUE
Receiver-dfi#	9	021030004
Type-subtype-code	4	1032
Sender-dfi#	9	sender aba-number
Sender-ref-#	16 (max.)	filled by sender
Amount	18	use dollar sign, commas, and decimal point
Sender-dfi-info	80	completed by sender
Receiver-dfi-info	80	<b>TREAS NYC/CTR/BNF=/AC-20180012</b>

**THE ABOVE FIELD IS OF CRITICAL IMPORTANCE. IT MUST APPEAR IN THE PRECISE MANNER SHOWN TO ALLOW FOR THE AUTOMATED PROCESSING AND CLASSIFICATION OF THE FUNDS TRANSFER MESSAGE.**

Free-text-line-1	80	completed by sender
Free-text-line-1	80	completed by sender
Free-text-line-1	80	completed by sender
Ref-input-key	20	Insert the sender reference number from the Type 1031 message

**KEY FIELDS - UNSTRUCTURED 1032 FUNDS TRANSFER**

FIELD NAME	LENGTH	VALUE
Receiver-dfi#	9	021030004
Type-subtype-code	4	1032
Sender-dfi#	9	sender aba-number
Sender-ref-#	16 (max.)	completed by sender
Amount	18	use dollar sign, commas, and decimal point
Sender-dfi-info	80	completed by sender
Receiver-dfi-info	80	<b>TREAS NYC/(20180012)</b>

**THE ABOVE FIELD IS OF CRITICAL IMPORTANCE. IT MUST APPEAR IN THE PRECISE MANNER SHOWN TO ALLOW FOR THE AUTOMATED PROCESSING AND CLASSIFICATION OF THE FUNDS TRANSFER MESSAGE.**

Free-text-line-1	80	completed by sender
Free-text-line-1	80	completed by sender
Free-text-line-1	80	completed by sender
Ref-input-key	20	Insert the sender reference number from the Type 1031 message

If instructed by Treasury or if unable to send a Type 1032 message, each funds transfer message should be sent in Type 1000 **structured** or **unstructured** wire format.

**TYPE 1000, STRUCTURED THIRD PARTY FUNDS TRANSFER MESSAGE**

**KEY FIELDS - 1000 FUNDS TRANSFER**

FIELD NAME	LENGTH	VALUE
Receiver-dfi#	9	021030004
Type-subtype-code	4	1000
Sender-dfi#	9	sender aba-number
Sender-ref-#	16	completed by sender
Amount	18	use dollar sign, commas, and decimal point
Sender-dfi-info	80	completed by sender
Receiver-dfi-info	80	<b>TREAS NYC/CTR/BNF=/AC-20180012</b>

**THE ABOVE FIELD IS OF CRITICAL IMPORTANCE. IT MUST APPEAR IN THE PRECISE MANNER SHOWN TO ALLOW FOR THE AUTOMATED PROCESSING AND CLASSIFICATION OF THE FUNDS TRANSFER MESSAGE.**

Free-text-line-1	80	completed by sender
Free-text-line-1	80	completed by sender
Free-text-line-1	80	completed by sender



**TYPE 1000, UNSTRUCTURED THIRD PARTY FUNDS TRANSFER MESSAGE**

**KEY FIELDS - 1000 FUNDS TRANSFER**

FIELD NAME	LENGTH	VALUE
Receiver-dfi#	9	021030004
Type-subtype-code	4	1000
Sender-dfi#	9	sender aba-number
Sender-ref-#	16	completed by sender
Amount	18	use dollar sign, commas, and decimal point
Sender-dfi-info	80	completed by sender
Receiver-dfi-info	80	<b>TREAS NYC/(20180012)</b>

**THE ABOVE FIELD IS OF CRITICAL IMPORTANCE. IT MUST APPEAR IN THE PRECISE MANNER SHOWN TO ALLOW FOR THE AUTOMATED PROCESSING AND CLASSIFICATION OF THE FUNDS TRANSFER MESSAGE.**

Free-text-line-1	80	completed by sender
Free-text-line-1	80	completed by sender
Free-text-line-1	80	completed by sender

## 8. COMPENSATION TO DEPOSITARIES

TGA Depositories are compensated for services provided to the Treasury by means of ACH credits, the imputed value of a Treasury Time Balance, and/or the imputed value of collected overnight balances maintained in the TGA (Immediately Available Funds), as provided in V TFM 2035.30.

For Depositories other than those whose arrangements are established as the result of a competitive bid or lockbox agreement, compensation is based on a Treasury established fee schedule. The processing functions are grouped into standard and non-standard corporate demand account and cash concentration services provided by financial institutions. (The fee schedule for Depositories whose arrangements are established as the result of a competitive bid or lockbox agreement is specifically stated in the Memorandum of Understanding between Treasury and those institutions.)

On a monthly basis, a Depository shall report its account activity in a number of different product code categories to determine the appropriate amount of compensation to which the Depository is entitled (the CASH-LINK Bank Management Report). For specific instructions about reporting monthly expenses, refer to Section 12, BANK MANAGEMENT. A Depository will not be compensated without the monthly expense reports.

The following schedule lists the established recognized expense categories, the CASH-LINK product codes and related per-item rates. Product Code Numbers, used only in Bank Management Reporting, are six digit numbers that represent specific products and services.

### CASH-LINK EXPENSE AND INCOME CATEGORIES AND PER-ITEM RATES DEPOSITARY REPORTED EXPENSES AND INCOME

<u>Product Code</u>	<u>Category</u>	<u>Rate</u>
600 100	Adjusting Entries	\$ .38 per adjusting entry
600 200	Returned Checks	\$ 3.40 per returned check
600 220	Encoded Checks	\$ .08 per check
600 230	Unencoded Checks	\$ .10 per check
600 400	Processing Currency	\$ 1.15 per \$1,000
600 410	Processing Coin	\$ 2.00 per \$1,000
610 200	Average Daily Uncollected Funds	Calculated based on monthly AER
610 100	Average Daily Immediately Available Funds	Calculated based on monthly AER

**CASH-LINK DERIVED EXPENSES AND INCOME**

<b><u>Product Code</u></b>	<b><u>Category</u></b>	<b><u>Rate</u></b>
700 000	Account Maintenance	\$ 10.50 per account
700 100	Deposit Tickets	\$ .45 per ticket
700 110	Variable SF 215A	\$ .30 per item
700 120	Variable SF 215/215B	\$ .30 per item
700 130	Variable SF 5515	\$ .30 per item
700 200	Deposit Reporting (PC or TTR)	\$ .39 per connection/call
700 210	ACH Debits	\$ .12 per ACH Debit
700 220	Wire Transfers	\$ 12.00 per wire transfer
700 230	Internal Credit Vouchers	\$ .65 per voucher
710 200	Derived Average Daily Uncollected Funds	Calculated based on monthly AER
720 100	FDIC DDA Assessment	\$ .000479 per demand deposit total on the last day of quarter
720 200	FDIC TTB Assessment	\$ .000569 per TTB total on the last day of quarter
710 100	Derived Average Daily Immediately Available Funds	Calculated based on monthly AER

## 9. RETURN ITEMS

### GENERAL

This section deals with the return of an unpaid check and the procedures for charging the item back to the depositing agency. Instructions for returned ACH debits are also included.

### RETURN OF UNPAID CHECKS

Any check which is deposited to a TGA and is not paid, for any reason, by the bank on which it is drawn will be handled according to the procedures below.

1. In some cases, the returned check is internally charged to the branch banking location that the agency originally made the deposit. The branch notifies the agency of the returned check by telephone, and an SF 5515, Debit Voucher, is prepared by the Depository. In other cases, a Depository may have instructions from an agency that an internal, returned items department of the bank should charge any unpaid checks directly in the TGA instead of charging them to the branch for pick-up. The bank department then prepares the SF 5515 Debit Voucher.
  - a. The debit voucher (intact) is confirmed.
  - b. A teller internal debit ticket is prepared to charge the amount of the unpaid item(s) in the TGA. **No service charges, or any other charges, may be added or charged to the TGA or to the depositing agency on the SF 5515.**
  - c. The original debit ticket is used to replace the item(s) in the branch's cash items and processed according to bank procedures. A copy of the internal debit ticket is retained.
  - d. The Depository retains the original and Depository copies of the debit voucher with the copy of the internal debit ticket to support the charge in the TGA.
  - e. The unpaid check(s) must be hand delivered or forwarded to the depositor (agency representative) with the memorandum and confirmed copies of the debit voucher. If an unpaid check is not physically recovered by a Depository, a notification to the depositor citing the reason the check was not returned should accompany the copies of the SF 5515.
  - f. Each SF 5515 must be entered into CASH-LINK according to the procedures outlined in Supplement #2, CASH-LINK User Guide.

2. Endorsements on checks deposited should include the depositor's ALC so that it will be possible for Depositories to prepare an SF 5515 from the information furnished on the uncollectible check without referring to the related SF 215. If the depositor's ALC or address in the endorsement of the uncollectible item is non-readable, it will be necessary for the Depository to refer to the related SF 215 to obtain this information. As that process can be time-consuming, it is suggested that Depositories compile a list of regular depositors (agencies) showing depositor's ALCs and addresses. The Depository is responsible for incorrect ALCs (see V TFM 2040.20).
3. Depositories shall retain a record of the drawer, drawee bank, and amount of each unpaid check. For those Depositories which currently film (or otherwise copy) all return items back and front, those procedures will suffice. For those Depositories which do not, they shall film, copy, or record the required information for return items being charged in the TGA.
4. V TFM 2000 provides additional information concerning returned items which, while the situations addressed may not happen often, must be handled correctly:

Handling of Excess Return Items -

which would cause an overdraft in the TGA:

V TFM 2040.20c

Special Arrangement Between Depository and Depositor -

which allows specifically authorized Depositories to defer charging the TGA by automatically reprocessing or returning for presentation again): V TFM 2040.30

## 10. ADJUSTMENTS

### BANK INFORMATION ERRORS

All bank detected reporting errors shall be brought to the attention of your FMS contact.

Adjustments involving the change of an ALC, date and/or voucher number (i.e., invalid ALC, reports made to the incorrect ALC, incorrect date, and incorrect voucher number) will be made by FMS.

Corrections/changes to the CA\$H-LINK Bank Management Report shall only be made by the Depository until the twelfth of the month. After that date, Depositories shall contact their FMS representative for any corrections/changes.

### DEPOSITING ERRORS

Adjustments involving the change of a dollar amount shall be made by the Depository. Adjustments shall be made if the reported agency SF 215 amount differs from the **actual amount of funds deposited**. The Depository may accommodate the difference in subsequent deposits or debit vouchers. A clear explanation of how to prepare a net adjustment for the CA\$H-LINK Deposit Report is in the CA\$H-LINK User Guide.

### REPORTING ERRORS

Reporting errors occur when a bank reports an incorrect dollar amount from an SF 215 or SF 5515 onto CA\$H-LINK. Depositories shall make adjustments to reverse the incorrect voucher and **re-report** the correct information.

Depending on whether the adjustment is to a credit or a debit, the **original** deposit ticket or the debit voucher number, the **original** date and ALC shall be used.

The required steps for adjusting the documents are as follows:

To adjust a deposit ticket, SF 215:

- 1) Reverse the entry with an SF 5515 using the original SF 215 voucher number, date, and ALC.
- 2) Correct the entry by **re-reporting** the SF 215 using the original SF 215 voucher number, date, and ALC with the correct deposit amount.

To adjust a debit voucher, SF 5515:

- 1) Reverse the entry with an SF 215 using the original SF 5515 voucher number, date, and ALC.
- 2) Correct the entry by **re-reporting** the SF 5515 using the original SF 5515 voucher number, date, and ALC.

**For example**, a Depository receives and proofs an SF 215 in the amount of \$10,000, but erroneously reports the dollar amount to CASH-LINK as only \$1,000.

To correct this reporting error, the Depository must reverse the SF 215 by reporting an SF 5515 using the **original** SF 215 voucher number, date, ALC, and the incorrect dollar amount of \$1,000. Then, the Depository must re-report the **original** SF 215 using the **original** voucher number, date, ALC, and correct dollar amount of \$10,000. The Depository **shall not** prepare an SF 5515 or a new SF 215.

## **11. EXCEPTION PROCESSING**

### **GENERAL**

There are two types of exceptions to these procedures that may be experienced: electronic system failures and missing cutoff times.

### **SYSTEM FAILURES**

As CASH-LINK back-up procedures are in place, system failures generally will be transparent to the users. In the event of processing problems, call the CASH-LINK Operations Customer Service for instructions on how to proceed. The number for the domestic United States, Canada, Puerto Rico and the Virgin Islands is 1-800-346-LINK. In the District of Columbia, the number is (202) 835-6600.

### **MISSED REPORTING CUTOFF TIMES**

If a Depository has deposits of 10 million or more on a weekday or 3 million or more on a weekend or holiday, and misses an ACH File or Wire cutoff, call BOB (202) 874-6900 for specific instructions.



## **12. BANK MANAGEMENT**

CASH-LINK enables Treasury to compensate Depositories for recognized TGA deposit processing services provided.

Depositories receive TGA deposits and make CASH-LINK Deposit Reports. CASH-LINK Deposit Reports are used to automatically derive certain income and expense information. By the twelfth calendar day of each month, Depositories are required to make a CASH-LINK Bank Management Report using the previous month as the Report Month. The Bank Management Report contains units of recognized expenses and income that CASH-LINK does not derive from the deposit reports. All derived and reported income and expense categories are assigned specific product codes. The Depository references the appropriate product codes when making the Bank Management Report. The derived and reported product code information enables Treasury to determine the amount of compensation due each Depository.

CASH-LINK processes the derived and reported information monthly through a comprehensive account analysis system and generates a Statement of Account Activity (SAA) for each TGA Account Key. The SAA includes a Value of Funds Delayed report of voucher and transfer delays.

For reporting procedures, see the CASH-LINK User Guide.

### **CASH-LINK STATEMENT OF ACCOUNT ACTIVITY**

The CASH-LINK Statement of Account Activity (SAA) is generated monthly and sent to each Depository. The SAA summarizes the income and expenses that have been incurred during the reporting month and shows the level of compensation provided by Treasury. The report is available at the beginning of the month following the month when the CASH-LINK Bank Management Report is transmitted.

### **CASH-LINK STATEMENT OF ACCOUNT ACTIVITY FOR MASTER ACCOUNTS**

The SAA for a Master Account is a means by which a Depository with multiple account keys may receive a summary of the TGA related income and expenses for all its account keys on its SAA. This is especially valuable in enabling a Depository with city-wide or state-wide branches, holding company organization, or other multiple depository arrangements to obtain a perspective on the performance of the account as a whole, and the related compensation.

“Master Bank” is that Depository’s ABA and account key on which the SAA will display the cumulative position, net gain or loss for the month, total credits processed, total debits processed and net amount transferred for the Master Account key as well as each sub-account.

## STATEMENT OF ACCOUNT ACTIVITY REPORT FIELDS

A sample SAA Report appears at the end of this section. The circled numbers on the report correspond to the following explanations of each field.

1. The report month for which income and expenses were reported into CASH-LINK.
2. Designated TGA account type as established by Treasury. Account types include Non-Competitive and Competitive TGA, and Lockbox.
3. Depository's ABA Number.
4. Name and Address of SAA recipient at the TGA Depository.
5. Expenses: List of all CASH-LINK derived and Depository reported expenses for the report month.
6. The product code assigned to each expense and income item.
7. Description of each expense and income product code.
8. The compensation rate for each expense and income item as entered and maintained by Treasury.
9. The number of units reported or derived for each expense category.
10. Total: The result of multiplying the product code rate by the number of units reported or derived.
11. The sum of all expenses for the report month.
12. Income: List of all CASH-LINK derived and Depository reported income for the report month.
13. The sum of all income for the report month.
14. The difference between the expenses and income.
15. The cumulative position brought forward from the previous month's statement.
16. Amount of ACH credit forwarded to Depository for the previous month's ending balance.
17. The cumulative position forwarded to the next month.
18. Total amount of credits reported by the Depository in the report month.
19. Total amount of debits reported by the Depository in the report month.
20. Total amount of dollars transferred by Depository in the report month.

## VALUE OF FUNDS DELAYED REPORT FIELDS

A sample Value of Funds Delayed Report appears at the end of this section. The circled numbers on the report correspond to the following explanations of each field.

1. The type of Value of Funds Delayed report. The report will be subtitled either Vouchers or Transfers.
2. The Depository's name and ABA number.
3. The report month in which the value of the Voucher or Transfer Delay was assessed.
4. The Agency Location Code of the agency whose voucher was delayed.
5. The Voucher Date of the delayed voucher (only on the Vouchers Value of Funds Delayed report).
6. The Date of Deposit of the delayed voucher or transfer.
7. The Transfer Date of the delayed transfer (only on the Transfers Value of Funds Delayed report).
8. The dollar amount delayed.
9. The Voucher Number of the delayed voucher (only on the Vouchers Value of Funds Delayed report).
10. The voucher type of the delayed voucher (only on the Vouchers Value of Funds Delayed report).
11. The number of calendar days the voucher was delayed.
12. The dates of the effective period of the delay.
13. The Federal Funds Factor used to compute the imputed value of the funds delayed.
14. The imputed value of funds assessed the Depository for delay.

**FINANCIAL MANAGEMENT SERVICE  
CASH-LINK STATEMENT OF ACCOUNT ACTIVITY  
FEBRUARY, 1995**

**(Graphic)**

**U.S. CASH-LINK SYSTEM  
VALUE OF FUNDS DELAYED  
VOUCHERS  
(Graphic)**

**U.S. CASH-LINK SYSTEM  
VALUE OF FUNDS DELAYED  
TRANSFERS**

**(Graphic)**

### 13. GENERAL INFORMATION

#### DOCUMENT RETENTION

Depositories must retain an original copy of certain documents for 6 years and 6 months from the date of origin of document. See V TFM 2045.

#### HOLIDAY SCHEDULE

CASH-LINK maintains a Holiday File which contains the scheduled holidays for each FRB. Since all fund transfers actually take place on the business day following the Date of Deposit, the information below describes the procedures which apply to the movement of deposit data and funds when the business day following the Date of Deposit is a holiday.

1. If all FRBs are closed for a holiday, CASH-LINK warehouses the deposit data. When the FRB reopens, CASH-LINK transmits the data and the funds move.
2. If the FRB of a Depository is closed for a holiday, CASH-LINK processes the deposit data. When the FRB reopens, CASH-LINK transmits the data and the funds move.
3. If a Depository is closed for a holiday on a date its FRB is open, CASH-LINK warehouses the deposit data. When the Depository reopens, CASH-LINK transmits the data and the funds move.

NOTE: If a Depository fails to report holidays to FMS annually, CASH-LINK will send the deposit data on normal schedule, and the Depository will be responsible for the value of any funds held (refer to the Memorandum of Understanding).

4. If FRB New York is closed for a holiday, CASH-LINK sends the ACH and wire files, and the funds move from the Depository to Treasury as usual. CASH-LINK sends the FMS File to Treasury on the normal schedule.

## **INQUIRIES**

All inquiries regarding operation or policy pertaining to the Treasury's General Account System should be directed to:

Banking Operations Branch  
Banking Management Division  
Financial Management Service  
Department of the Treasury  
Prince George's Metro Center II  
3700 East-West Highway, Room 5A05  
Hyattsville, MD 20782

Telephone number: (202) 874-6900

Fax number: (202) 874-7307

## **ORDERING DEPOSIT TICKETS AND DEBIT VOUCHERS**

Please request deposit tickets and debit vouchers from:

Supply and Property Management Branch  
Division of Facilities Management  
Financial Management Service  
Department of the Treasury  
3361-L 75th Avenue  
Ardmore East Business Center  
Landover, MD 20785

Telephone number: (301) 344-8577

Fax number: (301) 344-8583

Allow at least 4 weeks delivery time when ordering additional forms from this address.