



Treasury Financial Manual

Transmittal Letter No. 13

Volume IV

To: Other Concerned Parties Aside From Federal Departments and Agencies, Federal Reserve Banks Acting as Depositories and Fiscal Agents of the United States, and Financial Institutions Acting as Depositories and Financial Agents of the Government

1. Purpose

This transmittal letter releases revised IV TFM 1-2000: Electronic Federal Tax Collections. This chapter guides financial institutions that process Federal Tax collections using the Electronic Federal Tax Payment System and the Federal Tax Application.

2. Page Changes

Remove

Table of Contents for Volume IV (T/L 12)

Table of Contents for Part 1 (T/L 12)

Insert

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IV TFM 1-2000

3. Effective Date

This transmittal letter is effective immediately.

4. Inquiries

Direct questions concerning this transmittal letter to:

Tax Collection Division
Revenue Collections Management
Financial Management Service
Department of the Treasury
401 14th Street SW.
Washington, DC 20227
Telephone: 202-874-4288

Date: January 17, 2013

David A. Lebryk
Commissioner

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Part 1 - Chapter 2000

ELECTRONIC FEDERAL TAX COLLECTIONS

This chapter guides financial institutions that process Federal tax collections using the Electronic Federal Tax Payment System (EFTPS) and the Federal Tax Application (FTA).

Section 2010—Applicability

The Treasury Financial Manual (TFM) binds financial institutions that accept or originate Federal tax payments. Those institutions also are bound by applicable Federal Reserve Bank (FRB) operating circulars that supplement regulations at Title 31 of the Code of Federal Regulations, Part 203 (31 CFR 203). Users may access Volume IV on the Financial Management Service's (FMS's) Web site at <http://www.fms.treas.gov/tfm/vol4/index.html>.

Section 2015—Authority

Title 31 CFR 203 governs financial institutions that process electronic Federal tax payments.

Section 2020—Definitions

Automated Clearing House (ACH) Credit Entry—An ACH credit entry is a transaction originated by a financial institution in accordance with applicable ACH association formats and applicable laws, regulations, and procedural instructions. The taxpayer instructs its financial institution to initiate the transfer of funds to make a Federal tax payment from the taxpayer's account to the Treasury General Account (TGA).

Automated Clearing House (ACH) Debit Entry—An ACH debit entry is a transaction originated by EFTPS, at the request of the taxpayer, in accordance with applicable ACH association formats

and applicable laws, regulations, and procedural instructions. The taxpayer instructs EFTPS to initiate the transfer of funds to make a Federal tax payment from the taxpayer's account at its financial institution to the TGA.

Business Day—Any day on which the FRBs are open is considered a business day.

Cash Concentration or Disbursement ACH Format With the Tax Payment Addenda Record (CCD+TXP)—This is an ACH format for EFTPS credit entries.

Electronic Federal Tax Payment System (EFTPS)—EFTPS is a system through which taxpayers remit Federal tax deposits and payments electronically, which are paid for through ACH debit and credit entries.

Electronic Funds Transfer (EFT) Number—The EFT number is a unique 15-digit acknowledgment number used to track EFTPS and Fedwire transactions. EFTPS assigns an acknowledgment number to each ACH debit and credit. FTA assigns an acknowledgment number to same-day Fedwire transfers.

Federal Funds Rate—The Board of Governors of the Federal Reserve System publishes the Federal Funds Rate weekly as a yield-percent per annum. Treasury uses the Federal Funds Rate as the basis for computing interest and penalty charges.

Federal Taxes—Federal taxes are those taxes or other payments specified by the Secretary of the Treasury as eligible or required for payment through EFTPS.

Federal Tax Application (FTA)—FTA is a system through which taxpayers remit Federal tax deposits and payments electronically, which are paid by Fedwire transfers. It is also known as the Credit Gateway.

FedLine®—FedLine® is the computer-based electronic delivery system that affords financial institutions access to the Federal Reserve System's services and information.

Fedwire®—The Federal Reserve System owns and operates this funds transfer system.

Fedwire® Transfer—In the EFTPS environment, this is a same-day Federal tax payment transmitted by a financial institution to FTA using a Fedwire® value message (Typecode 1000). These payments settle immediately in funds.

Financial Institution—A financial institution is any bank, savings bank, savings and loan association, credit union, depositary, or similar institution. Any financial institution may process payments and deposits through EFTPS or FTA.

Input Message Accountability Data (IMAD)—IMAD is a unique number assigned by the Fedwire system to track each Fedwire® transaction sent by a financial institution.

Notification of Change (NOC)—An NOC is a non-dollar entry sent through the ACH by a financial institution to EFTPS to give notice that previously valid banking information (account number, account type, etc.) has changed. A financial institution also uses an NOC

to correct erroneous information contained in an ACH prenotification.

Originating Depository Financial Institution (ODFI)—An ODFI is a financial institution that originates an ACH entry. For an EFTPS ACH credit entry, the taxpayer’s financial institution is the ODFI. For an EFTPS ACH debit entry, the TFA is the ODFI.

Penalties—Penalties are monetary charges against depositories and financial institutions for delayed processing of tax payments on behalf of a taxpayer through EFTPS transactions and for late processing of tax deposits. (See Section 2050.)

Prenotification—A prenotification is a non-dollar entry sent through the ACH network at least 6 banking days prior to the first live-dollar entry. It alerts the receiving financial institution that a live-dollar transaction will be forthcoming (and that the receiver’s account information should be verified). (See also Zero-Dollar Entry for ACH credit prenotification.)

Procedural Instructions—These include procedures contained in TFM Volume IV and other Treasury instructions issued by Treasury or its agents.

Receiving Depository Financial Institution (RDFI)—An RDFI is a financial institution that receives an ACH entry. For an EFTPS ACH credit entry, a Treasury-designated FRB is the RDFI. For an EFTPS ACH debit entry, the taxpayer’s financial institution is the RDFI.

Secretary—Secretary refers to the Secretary of the Treasury or the Secretary’s authorized delegate.

Settlement Date—Settlement date is the scheduled date on which the FRB will debit a financial institution or depository, or its correspondent.

Tax Due Date—Tax due date refers to the day a Federal tax payment is due to Treasury. Statutes and applicable regulations determine this date.

Taxpayer Identification Number (TIN)—A TIN is a nine-digit identifier required of all individuals and businesses

that file tax returns in the United States. Section 6109 of the Internal Revenue Code of 1986, as amended (26 U.S.C. 6109), describes a TIN.

Transaction Trace Number—The taxpayer’s financial institution assigns a transaction trace number to track each ACH credit entry. EFTPS assigns a transaction trace number to track each ACH debit entry.

Treasury Financial Agent (TFA)—The TFA is the financial institution designated as a financial agent of Treasury for processing EFTPS enrollments, receiving and processing EFTPS tax payment information, and originating ACH debit entries for taxpayers.

Treasury General Account (TGA)—The TGA is an account maintained in the name of the U.S. Treasury at an FRB.

Zero-Dollar Entry—A zero-dollar entry is an ACH entry (zero-dollar amount) with payment-related remittance data. A taxpayer’s financial institution must initiate a zero-dollar entry upon request of the taxpayer before initiating the first live-dollar ACH credit entry to the TGA.

their customers’ Federal tax payment needs:

- Receive ACH debit entries and post the entries to the customer’s account.
- Originate ACH credit entries, at the direction of its customers, to Treasury’s account.
- Originate same-day payment transactions, at the direction of its customers, to Treasury’s account.

For Internal Revenue Service (IRS) audit purposes, a taxpayer may seek proof of a timely funds transfer from its financial institution. If requested by the taxpayer, financial institutions must provide information such as:

- Transaction trace number;
- OR
- Input message accountability data (IMAD) number.

To further assist customers, financial institutions should use the term “USATAXPYMT” or otherwise clearly identify EFTPS payments on customer account activity statements.

2025.20—EFTPS Functions

EFTPS does the following:

- Receives, verifies, and validates taxpayer enrollment data.
- Operates the ACH debit reporting mechanisms [touch-tone phone, EFTPS Online (<https://www.eftps.gov>), Batch Provider software, and Bulk Provider files].
- Provides taxpayers with an EFT number that identifies the payment record in EFTPS.
- Originates and delivers ACH debit files to the ACH operator.
- Receives same-day Fedwire files from FTA.
- Receives ACH credit files from the ACH operator.
- Validates tax payment detail information and transmits it to the IRS.

Section 2025—EFTPS and FTA

EFTPS and FTA enable taxpayers to report Federal tax payments and deposits to the Government using electronic reporting methods. Using these programs, taxpayers may transfer their payments or deposits using certain electronic funds transfer (EFT) technologies.

2025.10—Role of Financial Institutions

Financial institutions have an integral role in the tax collection process. With EFTPS, a financial institution chooses the extent to which it will service its customer’s Federal tax payment needs.

Financial institutions may provide the following electronic services to meet

- Balances and reconciles EFTPS transactions.
- Responds to taxpayer and financial institution questions through the EFTPS Customer Service Center.

2025.30—FTA Functions

The FTA provides a same-day payment mechanism that works in conjunction with EFTPS. The FTA uses the Fedwire funds transfer system for same-day payments. FTA does the following:

- Validates tax payment information and transmits it to the IRS via EFTPS.
- Assigns an EFT number to accepted transactions.
- Balances and reconciles transactions received.
- Responds to IRS, financial institution, depository, and taxpayer inquiries regarding same-day tax transactions through the FTA Customer Service Unit.

Section 2030—EFTPS Enrollment Processing

Treasury requires that all EFTPS taxpayers enroll with EFTPS before making an electronic Federal tax payment via ACH debit or credit.

Taxpayers who change financial institutions, or who change their accounts within a financial institution, may edit their banking information with EFTPS. This may be accomplished by touch-tone phone or EFTPS Online at <https://www.eftps.gov>.

2030.10—Enrollment Form Availability

Taxpayers may obtain enrollment forms by calling 1-800-TAX-FORM (1-800-829-3676), or by enrolling online at <https://www.eftps.gov>.

2030.20—Financial Institution Enrollment Responsibilities

At the request of a taxpayer that selected ACH debit as a funds transfer method, a financial institution must verify the accuracy of the financial institution's routing transit number (RTN) and the taxpayer account number and account type indicated on the enrollment form. The taxpayer must ensure the completed enrollment form gets to the EFTPS enrollment processing center. The financial institution may offer this delivery service to its customers.

Section 2035—Conditions for Making a Payment

A financial institution may establish conditions the taxpayer must satisfy before it will effect the electronic tax transaction. For example, a financial institution may specify a cutoff time for receipt of a customer's Federal tax payment instructions. If conditions are not satisfied, the financial institution may return an ACH debit entry and/or refuse to originate an ACH credit entry or a same-day tax payment.

2035.10—Risk

There are operating risks for financial institutions that process payments and deposits using ACH credit and same-day payment and deposit methods. For example, Treasury may assess a financial institution interest for an incorrect ACH credit entry or same-day payment (see Section 2050). The financial institution does not encounter these risks with ACH debit transactions. The financial institution should establish guidelines consistent with the level of risk it is willing to assume.

2035.20—Guidelines

A financial institution should publish, or otherwise make available to its customers, the guidelines it uses when originating ACH credits and/or same-day Federal tax payments. At a

minimum, these guidelines should identify the following:

- How taxpayers should deliver Federal tax payment instructions to the financial institution for processing.
- When taxpayers must deliver the Federal tax payment instructions (daily cutoff times).
- How and when the financial institution will notify the customer of the success or failure of the transactions.
- How and when the financial institution will deliver the ACH transaction trace number, EFTPS EFT reference number, and/or Fedwire® IMAD number to the customer.

Section 2040—Electronic Future-Day Federal Tax Payment Mechanisms (ACH Debit and ACH Credit)

EFTPS supports two future-day payment mechanisms: ACH debit and ACH credit. Any financial institution capable of originating and/or receiving ACH transactions, itself or through a correspondent, may offer these services to its taxpaying customers.

2040.10—ACH Debit

For ACH debit payments, the taxpayer or the taxpayer's agent reports the Federal tax payment information to EFTPS using one of the available EFTPS reporting methods. EFTPS conducts online, real-time editing and validation of the Federal tax payment information. It issues the taxpayer an acknowledgment or EFT number to confirm a timely deposit report. EFTPS originates the ACH debit entry to the taxpayer's account 1 business day prior to the settlement date designated by the taxpayer.

2040.10a—RDFI Responsibilities

An RDFI does the following:

- Validates ACH entries.
- Returns unpostable entries in a timely manner.
- Originates NOC entries in a timely manner as appropriate.

An RDFI also uses an NOC when a merger results in changes to the financial institution's RTN and/or the customer account number or type of account.

ACH debit, through EFTPS, offers taxpayers a warehousing capability. Warehousing provides taxpayers the ability to schedule, as soon as the amount is known, future deposits or payments for settlement on the due dates. This feature eliminates the taxpayer burden of remembering to initiate a deposit 1 business day before the tax due date. Using this warehousing capability, business taxpayers may schedule a future-day settlement up to 120 calendar days in advance. Individual taxpayers may schedule a future-day settlement up to 365 calendar days in advance. Taxpayers are encouraged to use the warehousing capability of EFTPS whenever possible.

2040.10b—ACH Debit Corrections

Consistent with standard ACH rules and guidelines, EFTPS or RDFIs may take the following actions:

- Returns—An RDFI may return an ACH debit entry. It must originate the return in a timely manner and indicate the appropriate return reason code.
- Dishonored Returns—EFTPS may dishonor a return entry.
- Contested Dishonored Returns—The RDFI may originate contested dishonored return entries.

2040.10c—Tax Payment Identification

The RDFI should identify Federal tax payments on a customer's statement.

For example, the RDFI may use the term, "USATAXPYMT," available in field 7 (company entry description field) of the ACH company batch header record.

2040.20—ACH Credit

For ACH credit payments, the taxpayer's financial institution originates an ACH credit entry to Treasury's account at an FRB. The ACH credit addenda record contains the Federal tax payment detail. The FRB transmits the payment detail to EFTPS for validation and transmission to IRS.

2040.20a—ACH Credit Prenotification Process

During the ACH credit prenotification process, ensure that the guidance provided below is followed.

Zero-Dollar Entry With Tax Payment (TXP) Addenda Record or Prenotification Entry With TXP Addenda Record—At the taxpayer's request, a financial institution originates either:

- A zero-dollar entry with TXP addenda record at least 2 business days prior to the live ACH credit entry;
- OR
- A prenotification entry with TXP addenda record to Treasury's account at least 6 business days prior to origination of the first live ACH credit entry.

The EFTPS's account information includes:

- RDFI: Federal Reserve Bank Atlanta, GA;
- RTN: 061036000;
- Account number: 23401009;
- Account name: Treasury General Account (TGA).

Return of a Zero-Dollar or Prenotification Entry—EFTPS reviews all zero-dollar and prenotification entries. If the entries contain incorrect taxpayer information (for example, the TIN in the entry detail record is missing

or invalid) or if the taxpayer is not enrolled in EFTPS, then EFTPS returns the entry to the ODFI. EFTPS must return the zero-dollar entry so it is available to the ODFI no later than the opening of business on the 2nd business day following the settlement date of the original zero-dollar entry. EFTPS must return the prenotification entry so it is available to the ODFI no later than opening of business on the 6th business day following the settlement date of the original prenotification entry.

The taxpayer's financial institution carefully reviews and makes any necessary corrections to the information before originating another zero-dollar or prenotification entry. The financial institution may contact the EFTPS TFA help line for assistance. The EFTPS help line number for financial institutions is 1-800-605-9876.

Failure To Originate a Zero-Dollar or Prenotification Entry—Treasury may assess interest to a financial institution that fails to originate a zero-dollar or prenotification entry at a taxpayer's request, causing a future ACH credit entry to be returned. Refer to Section 2050 for interest calculation information.

ODFI Responsibilities for Originating an EFTPS ACH Credit—An ODFI must originate ACH credit entries at least 1 business day prior to the date the taxpayer requires the payment to settle. It originates the payment using the cash concentration or disbursement ACH format with TXP addenda record (CCD+TXP) banking convention to the appropriate Treasury RTN and account number.

Tax Payment Identification—The ODFI should identify Federal tax payments on a customer's statement. For example, the ODFI may use the term, "USATAXPYMT," available in field 7 (company entry description field) of the ACH company batch header record.

ACH Credit Corrections—Consistent with ACH rules and guidelines, the following ACH credit corrections are permitted:

- Reversals—An ODFI may initiate an ACH credit reversal for a duplicate or erroneous file or entry. A reversal of a Federal tax payment may subject the taxpayer to an IRS late payment penalty. Therefore, the ODFI should use caution when processing a reversal for a Federal tax payment. It does not need IRS approval prior to originating an ACH credit reversal.
- Returns—EFTPS may return an ACH credit entry if it is unable to identify the entry as a Federal tax payment or if the TIN is invalid. A financial institution must notify its customers in a timely manner of any failed transaction.
- Dishonored Returns—The ODFI may dishonor an ACH credit return.
- Contested Dishonored Returns—EFTPS may contest a dishonored return.

Notification of Change—EFTPS may originate NOC entries, when needed.

Section 2045—Electronic Same-Day Federal Tax Payment Mechanism

FTA provides electronic same-day payment for the deposit and payment of Federal taxes via Fedwire® value (Typecode 1000) transfer.

The Fedwire® application has a preformatted screen for entering taxpayer detail, via FedLine Advantage®, containing built-in edits for tax information.

Financial institutions may obtain detailed information on format, reversal procedures, adjustments, and interface with the investment program from the FTA Customer Service Unit (1-800-382-0045). The Financial Institution Handbook at <https://www.eftps.gov> also provides formatting information.

2045.10—Deadline for Transmission of Same-Day Federal Tax Payments

A financial institution must send same-day Federal tax payments so that FTA receives them no later than 5 p.m. eastern time (ET). FTA will return deposits received after 5 p.m. to the originator. The taxpayer or the financial institution may be assessed a late fee for returned tax payments if it results in tax payments not made in a timely manner.

2045.20—Fedwire® Value (Typecode 1000) Transfer Settlement

Fedwire® value tax payments settle immediately in the Fedwire® system. It debits the financial institution's reserve account and credits Treasury's account the day of the transfer.

2045.30—Fedwire® Value (Typecode 1000) Transfer Format

The Fedwire® value tax payment uses a specific format and a customer transfer (CTR) product code. Refer to the Financial Institution Handbook at <https://www.eftps.gov> or contact the FTA Customer Service Unit at 1-800-382-0045 for specific details.

2045.40—Correction of Erroneous Entries Before the 5 p.m. ET Cutoff on Settlement Day

A financial institution may correct erroneous same-day Federal tax payments by reversing the entire erroneous transaction and, if applicable, initiating a corrected transaction before 5 p.m. ET on the settlement date. Financial institutions should send a Fedwire Request for Reversal (Typecode 1001) to request that the FTA return the erroneous Fedwire. The reversal must be for the total dollar amount of the original transaction. Contact the FTA Customer Support Unit at 1-800-382-0045 or refer to the Financial Institution Handbook at <https://www.eftps.gov> for additional information.

If a financial institution requests a reversal of a Fedwire® transfer before the 5 p.m. ET cutoff, the FTA will return the funds to the originating institution. If applicable, the financial institution should initiate a corrected Fedwire® value payment before the 5 p.m. ET cutoff.

Financial institutions can reverse transactions up to 5 business days following the date of the original transaction. Financial institutions should send a Fedwire Request for Reversal of a Prior Day Transfer (Typecode 1007). Reversal requests beyond 5 business days should be made to the IRS.

2045.45—Correction of Erroneous Entries After 5 p.m. ET on Settlement Day

Financial institutions direct requests for adjustments made the same day but after the 5 p.m. ET cutoff to the FTA Customer Support Unit at 1-800-382-0045 as soon as possible. They should provide an explanation of the error and request an adjustment.

2045.50—Rejection of Same-Day Federal Tax Payment

The FTA may reject a same-day Federal tax payment for the following reasons:

- The payment was initiated after 5 p.m. ET.
- The payment did not conform to the IRS edit and format requirements.

The IRS may return a same-day Federal tax payment because of an overpayment.

The financial institution must notify its customers in a timely manner of a rejection or reversal that results in a deposit or payment not settling on the taxpayer's requested settlement date.

Section 2050—Interest Assessment for the Improper Processing of Electronic Federal Tax Payments

2050.10—Computation and Basis of Penalties for Improper Processing of EFT Payments

Treasury may charge a financial institution for the value of delayed Federal tax payments. It may assess this charge if the taxpayer meets the financial institution's conditions for making an EFTPS deposit or payment (Sections 2030 and 2035), and the financial institution fails to process the payment properly. Treasury assesses interest from the date the Federal tax payment should have settled to the TGA to the date the payment actually settled to the TGA. Treasury assesses a financial institution interest to recoup the earnings value of funds lost. It computes the penalty using the interest rate factor for penalties under EFTPS.

Treasury assesses interest from the day the taxpayer specified settlement to Treasury until receipt of the payment by Treasury. It determines the assessed interest by multiplying the total delay in 1-day funds by the daily interest rate factor for penalties (under EFTPS). The daily interest rate factor for the penalty is the Federal Reserve Federal Funds daily effective rate minus 25 basis points. If the subtraction of 25 basis points from the Federal Reserve Federal Funds daily effective rate results in a negative rate, the penalty rate (and the penalty) will be zero.

Treasury will debit the financial institution's reserve account, or the

account of its designated correspondent, for the amount of the penalty.

2050.20—Financial Institution Limitation of Liability

Financial institution liability is subject to the following limitations:

- Interest is limited to no more than 7 calendar days for ACH debit transactions.
- Interest is limited to no more than 45 calendar days for ACH credit and same-day transactions.

The limitation of liability applies only to any interest assessment in which there is unauthorized use, indication of fraud, presentment of a false claim, or misrepresentation or embezzlement on the part of the financial institution or any of its employees or agents.

2050.30—Unauthorized ACH Entries to the TGA

A financial institution must not originate an ACH entry that results in an unauthorized debit to the TGA.

2050.40—Computation and Basis of Charges for Unauthorized ACH Entries to the TGA

A financial institution that originates an unauthorized ACH entry to debit the TGA is liable for the amount of the transaction and charges. Treasury determines the interest charge by multiplying the amount of the unauthorized entry for each calendar day by the daily interest rate factor that is defined in subsection 2050.10. It calculates the interest charge from the

date the TGA was debited to the date the TGA was credited.

According to 31 CFR 210.8(b)(1) (Federal Government Participation in the Automated Clearing House), there is no limitation of liability, either time or amount, for unauthorized ACH entries to the TGA. This does not preclude any other sanctions.

Treasury will debit the financial institution's reserve account, or the account of its designated correspondent, for the amount of the charge.

2050.50—Appeal Process for Penalties

A financial institution may appeal any penalty or charge imposed under Section 2050 by contacting the FMS Tax Collection Division (see the Contacts page at the end of this chapter for specific contact information).

The Director of the FMS Tax Collection Division will issue decisions on appeals (via email or postal mail) within 45 calendar days of notification. The Director, however, may unilaterally extend the deadline for issuing a decision by providing the financial institution with written notice of the extension that includes an anticipated final ruling date. The Director's decision, whether issued within the 45-day timeframe or at the end of an extension period, is final.

If an over recovery or under recovery of the assessment or charge occurs, then Treasury will reimburse the financial institution by instructing the FRB to credit or debit the reserve or clearing account of the financial institution, or the account of its designated correspondent, as appropriate.

CONTACTS

Direct inquiries concerning this chapter and appeals for penalties to:

Tax Collection Division
Revenue Collections Management
Financial Management Service
Department of the Treasury
401 14th St., SW.
Washington, DC 20227
Telephone (Tax Collections): 202-874-4288

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TREASURY FINANCIAL MANUAL

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