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# Treasury Financial Manual

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Transmittal Letter No. 676

Volume I

To: Heads of Government Departments, Agencies and Others Concerned

## 1. Purpose

This transmittal letter releases new I TFM 5-7500: Fedwire and Automated Clearing House (ACH) Credit Deposits to the Account of the Financial Management Service (FMS). This chapter prescribes procedures for nontax Fedwire and ACH credit deposits to the account of the Department of the Treasury's FMS made through the Credit Gateway.

## 2. Page Change

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(TFM Volume I, Announcement No. A-2012-01)

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## 3. Effective Date

This transmittal letter is effective immediately.

## 4. Inquiries

Direct questions regarding this transmittal letter to:

Settlement Services Division  
Financial Management Service  
Department of the Treasury  
401 14<sup>th</sup> Street, SW.  
Washington, DC 20227  
Telephone: 202-874-3720

Date: March 28, 2012

David A. Lebryk  
Commissioner

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## Part 5—Chapter 7500

# Fedwire and Automated Clearing House (ACH) Credit Deposits to the Account of the Financial Management Service (FMS)

This chapter prescribes procedures for nontax Fedwire and ACH credit deposits to the account of FMS, U.S. Department of the Treasury (Treasury), made through the Credit Gateway.

### Section 7510—Scope and Applicability

This chapter applies to Federal agencies with deposits for credit to the account of FMS made through Fedwire or the ACH Network. Agencies transfer deposits over Fedwire or ACH only when FMS determines that to do so is advantageous to the Government.

### Section 7515—Authority

31 U.S.C. 3301 and 3302

### Section 7520—Definition of Terms

**Agency Location Code (ALC)**—A number that identifies the accounting office within an agency that reports disbursements and collections to Treasury.

**Automated Clearing House (ACH)**—A batch process store-and-forward system for clearing electronic payments between financial institutions. The ACH system connects Federal Reserve Banks (FRBs), FMS, and depository institutions.

**Credit Gateway Account**—A 12-digit number used to identify an agency cashflow within an ALC.

**Credit Gateway Customer Care**—The Credit Gateway customer service area responsible for assisting agencies and financial institutions.

**Credit Voucher**—Refers to the SF 215: Deposit Ticket, issued by FMS.

**Debit Voucher**—Refers to the SF 5515: Debit Voucher, issued by FMS.

**Federal Reserve Bank (FRB)**—Any district bank or branch bank of the Federal Reserve System.

**Fedwire**—An electronic wire transfer system developed and maintained by the Federal Reserve. This system connects FRBs, FMS, and depository institutions that maintain an account at an FRB.

**National Automated Clearing House Association (NACHA)**—The organization that manages the development, administration, and governance of the ACH Network.

**Transaction Reporting System (TRS)**—An FMS collections reporting tool that provides deposit reporting and detail of collection transactions to Federal agencies.

### Section 7525—Background and Concepts

The Credit Gateway is a deposit program that FMS uses for receipt of

Federal agency Fedwire and ACH credit transactions. It is operated by a commercial bank that has been designated as a financial agent of the Government. However, the transactions settle at FRBs, rather than at the commercial bank. In essence, the commercial bank processes information about the transactions, and the FRBs are responsible for settling the transactions. As collections are processed by the Credit Gateway, it sends detail transaction information in near real time to FMS reporting systems, namely TRS. TRS, in turn, provides this information to Governmentwide accounting systems.

### Section 7530—General Guidelines

#### 7530.10—New Account Setups

Before processing any Fedwire or ACH transactions through the Credit Gateway, an agency must establish an account within the Credit Gateway. Before setting up a new account, the agency:

- Must have a valid ALC. FMS's Governmentwide Accounting area manages ALC setups. Refer to TFM Volume I, Part 2, Chapter 3300, subsection 3320.20.
- Must be enrolled in TRS.

- Must complete and submit a Gateway Account Setup Form to FMS's Settlement Services Division. Forms are available on the Credit Gateway Web site at <http://fms.treas.gov/creditgateway>.

FMS reserves the right not to offer Fedwire or ACH services for a specific cashflow if FMS determines that it is not cost effective or in the public interest. New account setup takes several business days to complete. The Settlement Services Division reviews each form for accuracy and submits it to Credit Gateway Customer Care for account setup. It returns incomplete forms to the agency for correction and resubmission. After account setup is complete, the Settlement Services Division notifies the agency and provides it with the new account number and payment instructions. The agency may provide this information to its customers. For account setup and customer care contact information, see the Contacts page.

### 7530.20—Agency Inquiry

The Credit Gateway Customer Care area is available to assist agencies with transaction inquiries and exception processing. The Credit Gateway Customer Care hours are from 7 a.m. to 7 p.m. eastern time (ET). When calling Credit Gateway Customer Care, agencies should have their ALC number, the amount of any transaction in question, the date of the transaction, and any other pertinent data that can be used to identify the transaction.

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## Section 7535—Agency Notification of Deposits and Deposit Adjustments

### 7535.10—Voucher and Support Listing

As FMS receives funds transfer messages, the messages are accumulated by each ALC or Credit Gateway cashflow account number. At the end of

the business day, the Credit Gateway generates a credit voucher (SF 215) file and a debit voucher (SF 5515) file and sends the files to TRS. All deposits/vouchers are available to Federal agencies for inquiry and reporting via TRS. Deposits/vouchers reflect a daily summary of total dollars received and returned for each ALC or Credit Gateway cashflow account.

### 7535.20—Same-Day Notification

Agencies requiring same-day reporting of transactions may view their data within TRS. Agency access to TRS allows the agency to view in near real time its incoming Credit Gateway transactions via online inquiry or computer download. This information is intended to supplement the end-of-day credit/debit voucher information and is not final until the close of the business day. Agencies access TRS through the Internet. To enroll in TRS, contact the TRS Agency Outreach Team (see the Contacts page).

### 7535.30—Errors and Deposit Adjustments

Generally, if a remitter fails to follow payment instructions, the Credit Gateway automatically reverses (Fedwire) or returns (ACH) the transaction. Typically, the Credit Gateway does not manually correct transactions but reverses or returns transactions that do not have a valid ALC or Credit Gateway account number. The Credit Gateway may attempt to manually correct Fedwire transactions above a certain dollar threshold.

Agencies review their Credit Gateway deposits daily for errors and should promptly notify the Credit Gateway Customer Care if corrective action is required. ACH debits are not permitted to the Credit Gateway, and agencies should advise their remitters accordingly. If a debit is received in an agency's account, the Credit Gateway automatically returns it to the originating financial institution.

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## Section 7540—Erroneous Agency Reporting of Deposits

Agencies view reporting of all Credit Gateway credit/debit vouchers for their ALCs. They should report transactions identified as not belonging to the agency to the Credit Gateway Customer Care for return or correction. Agencies may request a voucher correction when transactions are posted to the wrong ALC. They must submit a Gateway Account Correction Form to Credit Gateway Customer Care if the correct ALC is known. If the correct ALC is not known, the transaction must be returned, as set out below.

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## Section 7545—Fedwire Processing Guidelines

### 7545.10—Hours

Normal Fedwire processing hours for the Credit Gateway are Monday through Friday (except Federal holidays) from 8:30 a.m. to 6 p.m. ET.

### 7545.20—Required Information for Funds Transfers

Agencies must provide information on a Fedwire funds transfer message to FMS as specified in Appendix 1.

Requests for transmitting funds to FMS normally are initiated by the agency's customer to its bank's funds transfer department. Banks that do not maintain an account at an FRB must use the services of correspondent banks that do have an FRB account. Agencies should instruct their customers to send Fedwire deposits as early as possible and no later than 5 p.m. ET on the desired receipt date.

Policies and procedures regarding remitters' requests for funds transfers are determined by the bank sending the transfer, not the Credit Gateway. Therefore, agency customers also must work within the processing guidelines

established by their bank. Bank guidelines may include processing cutoffs, transaction fees, and other bank requirements.

### 7545.30—Returns

The need to return a Fedwire received in the Credit Gateway may result due to errors by the sending financial institution or miscommunication between an agency and its remitters. Returns fall under two categories, same day and prior day. Each type requires its own procedure and is explained as follows.

### 7545.40—Same-Day Return of Fedwires

Agencies should use the following procedures to request the return of a Fedwire received on the current business day. Agencies may use one of the following two options.

#### 7545.40a—Option A (No Form Required)

The agency instructs the remitter to have its financial institution send a Fedwire “Request for Reversal” (Fedwire type code 1001) to the Credit Gateway no later than 4 p.m. ET. Upon receipt, the Credit Gateway automatically returns the Fedwire. If the Fedwire “Request for Reversal” is received after the 4 p.m. ET cutoff, the Credit Gateway processes the request on a best-effort basis or on the next business day. No further action by the agency is required.

#### 7545.40b—Option B (Form Required)

The agency may complete and email a Fedwire Return Form to Credit Gateway Customer Care no later than 4 p.m. ET. Forms are available on the Credit Gateway Web site at <http://fms.treas.gov/creditgateway/form.shtml>. Incomplete forms are returned to

the agency for correction and resubmission. Once a complete form is received, the Credit Gateway returns the Fedwire that business day. If Credit Gateway Customer Care receives the email after the 4 p.m. ET cutoff, the Credit Gateway processes the request on a best-effort basis or on the next business day. For assistance with same-day returns, contact Credit Gateway Customer Care.

### 7545.50—Return of Prior-Day Fedwires

Agencies should use the following procedures to request the return of a Fedwire received on a prior business day. Agencies may choose between one of the two options below.

#### 7545.50a—Option A (No Form Required)

- Step 1—The agency instructs the remitter to have its financial institution send a Fedwire “Request for Reversal of a Prior Day Transfer” (Fedwire type code 1007) to the Credit Gateway no later than 4 p.m. ET. If the Fedwire “Request for Reversal of a Prior Day Transfer” is received after the 4 p.m. ET cutoff, the Credit Gateway processes the request on a best-effort basis or on the next business day.
- Step 2—The agency also must send an email to Credit Gateway Customer Care before the 4 p.m. ET cutoff confirming that the Credit Gateway should honor the Fedwire “Request for Reversal of a Prior Day Transfer” referenced in Step 1. Upon receipt, the Credit Gateway automatically returns the Fedwire. No forms are required from the agency. The email confirmation should include the amount of the wire and the date the wire was originally received. For assistance with prior-day returns, agencies should contact Credit Gateway Customer Care.

**Important:** Agencies must complete both steps 1 and 2. Failure to complete one of these steps nullifies the return request.

#### 7545.50b—Option B (Form Required)

The agency may complete and email a Fedwire Return Form to Credit Gateway Customer Care no later than 4 p.m. ET. Upon receipt, the Credit Gateway automatically returns the Fedwire. If the Fedwire Return Form is received after the 4 p.m. ET cutoff, the Credit Gateway processes the request on a best-effort basis or on the next business day. For assistance with prior-day returns, contact Credit Gateway Customer Care.

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## Section 7550—ACH Operational Guidelines

### 7550.10—Hours

Normal ACH operating hours for the Credit Gateway are Monday through Friday (except Federal holidays) from 8:30 a.m. to 6 p.m. ET.

### 7550.20—Required Information for ACH

Information that must be provided on an ACH transaction to FMS is specified in Appendix 2 for ACH credits.

Requests for transmitting ACH credits to FMS normally are initiated by the agency’s customer to its bank’s funds transfer department. Banks that do not maintain an account at an FRB must use the services of correspondent banks when making a deposit to the Credit Gateway.

Policies and procedures regarding remitters’ requests for ACH transfers are determined by the bank sending the transfer, not the Credit Gateway. Therefore, agency customers also must work within the processing guidelines

established by their bank. Bank guidelines may include processing cutoffs, transaction fees, and other bank requirements.

ACH debits are not permitted to the Credit Gateway. Credit Gateway automatically returns all debits received in the agency's account to the originating financial institution.

### **7550.30—Returns**

The need to return an ACH entry received in the Credit Gateway may result due to errors by the sending financial institution or miscommunication between an agency and its remitters. NACHA rules define the timing of ACH returns, which generally require the receiving entity (Credit Gateway) to return erroneous ACH transactions within 2 business days.

To return an ACH transaction, the agency must complete and email an ACH Return Form to Credit Gateway Customer Care no later than 4 p.m. ET. Upon receipt, the Credit Gateway automatically returns the ACH transaction. If the ACH Return Form is received after the 4 p.m. ET cutoff, the Credit Gateway processes the request on a best-effort basis or on the next business day. For assistance with ACH returns, contact Credit Gateway Customer Care.

## **CONTACTS**

### ***Direct inquiries concerning this chapter to:***

Settlement Services Division  
Financial Management Service  
Department of the Treasury  
401 14<sup>th</sup> Street, SW.  
Washington, DC 20227  
Telephone: 202-874-3720

### ***Direct inquiries concerning Credit Gateway transaction receipts, returns, reversals, and corrections to:***

Credit Gateway Customer Care  
Telephone: 1-877-815-1206 or 314-425-1841  
Email: customer.care@usbank.com

### ***Direct inquiries concerning new account setup and general inquiries to:***

Credit Gateway Program Manager  
Telephone: 202-874-3720  
Email: settlement.services@fms.treas.gov

***Credit Gateway forms are available on the Credit Gateway Web page at <http://fms.treas.gov/creditgateway/index.html>.***

### Appendices Listing

App. No.	Title
1	Required Information for Funds Transfer Fedwire Message to FMS
2	Required Information for Funds Transfer ACH Message to FMS



**Required Information for Funds Transfer Fedwire Messages to FMS**

<b>Fedwire Field Tag Name</b>	<b>Fedwire Field Tag #</b>	<b>Required Information</b>
Type/Subtype Code	(1510)	Type and Subtype Codes entered by the sender. EXAMPLE: 1000
Amount	(2000)	The dollar amount of transfer. EXAMPLE: \$9,999,999.99
Sender FI	(3100)	Identifies the sending financial institution's nine-digit American Bankers Association (ABA) routing number and short name. The sending bank will provide this number. EXAMPLE: 999999999 BANK XYZ
Sender Reference	(3320)	The sender institution's reference information may be inserted by the sending bank to identify the transaction. EXAMPLE: 201201010000000001
Receiver FI	(3400)	Identifies the receiving institution. The nine-digit identifier 021030004 is the ABA Credit Gateway routing number for Treasury. The short name for Treasury's routing number is TREAS NYC. EXAMPLE: 021030004
Business Function Code	(3600)	Identifies the type of funds transfer message. Financial institutions should use either Customer Transfer (CTR) or Customer Transfer Plus (CTP). EXAMPLE: CTR
Beneficiary	(4200)	Provided by the agency. The 8-digit numeric Agency Location Code (ALC) or 12-digit Credit Gateway account number used to identify Government departments and agencies. The ALC/Credit Gateway account number is mandatory and must be specified in the funds transfer Beneficiary Identifier field to be correctly classified to the respective agency. Fedwires with invalid numbers are automatically returned to the originating financial institution. Agencies that use three- or four-digit ALCs should include preceding zeros to create a complete eight-digit ALC number. The agency name should be entered in the Beneficiary Name field. EXAMPLE: <i>Beneficiary Identifier</i> 12345678 <i>Beneficiary Name</i> Gov't. Agency Name
Originator to Beneficiary Info.	(6000)	Used to identify information conveyed from the originator to the beneficiary; for example, details of the payment, including invoice numbers and amounts. EXAMPLE: Loan payment for invoice #12345 Contact John Doe at 111-111-1111 for questions.

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**Required Information for Funds Transfer ACH Credit Messages to FMS**

<b>NACHA Field Name</b>	<b>Required Information</b>
STANDARD ENTRY CLASS (SEC)*	CCD
TRANSACTION TYPE	22
RECEIVING ABA NUMBER	051036706
DFI ACCOUNT NUMBER	Enter the 6- or 12-digit agency account number.
RECEIVING COMPANY NAME	Enter the agency account name or other identifier provided by the agency.

\*CCD is the preferred SEC code. However, depending on an agency's needs, other SEC codes can be used. Agency's desiring to use SEC codes other than CCD should first consult with the Credit Gateway program manager.

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