



Treasury Financial Manual

Chapter 7500

CREDIT GATEWAY FEDWIRE AND AUTOMATED CLEARING HOUSE (ACH) CREDIT DEPOSITS TO THE ACCOUNT OF THE BUREAU OF THE FISCAL SERVICE

This chapter prescribes procedures for nontax Fedwire and ACH credit deposits to the account of the Fiscal Service, 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 Fiscal Service made through Fedwire or the ACH Network. Agencies transfer deposits over Fedwire or ACH only when Fiscal Service determines that it 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), the Fiscal Service, and depository institutions.

Collections Information Repository (CIR)—A Fiscal Service collections reporting tool that provides deposit reporting and detail of collection transactions to federal agencies.

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 the Fiscal Service.

Debit Voucher—Refers to the SF 5515: Debit Voucher, issued by the Fiscal Service.

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, the Fiscal Service, 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.

Section 7525—Background and Concepts

The Credit Gateway is a deposit program that Fiscal Service 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 detailed transaction information in near-real time to Fiscal Service reporting systems, namely the CIR. The CIR, in turn, provides this information to government-wide accounting systems. ACH collections are sent to CIR at the end of the business day.

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. Fiscal Service's Government-wide Accounting area manages ALC setups. Refer to [Volume I, Part 2, Chapter 3300](#), subsection 3320.20,
- be enrolled in the CIR, and
- complete and submit a Credit Gateway Account Setup Form to Fiscal Service's Settlement Services Division. Forms are available on the [Credit Gateway](#) website.

Fiscal Service reserves the right not to offer Fedwire or ACH services for a specific agency cashflow if Fiscal Service determines that it is not cost effective or in the public interest. New account setup takes several business days to complete. The Credit Gateway program 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 Credit Gateway program area notifies the agency and provides it with the new cash flow account number and payment instructions. The agency may provide this information to its customers. For account setup and customer care contact information, see Contacts.

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 8:30 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.

Section 7535—Agency Notification of Deposits and Deposit Adjustments

7535.10—Voucher and Support Listing

As Fiscal Service 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 the CIR. All deposits/vouchers are available to federal agencies for inquiry and reporting via the CIR. 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 Fedwire transactions may view their data within the CIR. Agency access to the CIR allows the agency to view in near-real time its incoming Credit Gateway Fedwire 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 the CIR through the internet. To enroll in the CIR, contact the CIR Customer Support (see Contacts).

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 should review their Credit Gateway deposits daily for errors and 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.

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 (see Contacts). Both agencies impacted by a correction must be in agreement before the correction is submitted to the Credit Gateway. If the correct ALC is not known, the transaction must be returned, as described below.

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 Fiscal Service as specified in Appendix 1.

Requests for transmitting funds to Fiscal Service 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. All Fedwire must be sent directly to Fiscal Service via the Credit Gateway. Fedwires will not be accepted at designated Treasury General Account (TGA) financial institutions. 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 transfer 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. Funds transfer fees charge by the bank of the remitter are to be paid by the remitting customer. Fees should not be deducted from the payment amount due to the agency.

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. The return of Fedwire transfers older than six months requires approval from Fiscal Service Credit Gateway program area. Returns fall under two categories, same-day and prior-day. Each type requires its own procedure and is explained as follows. All returns must be for the full amount of the original transaction; partial returns are not permitted.

7545.40—Same-Day Return of Fedwire Transfers

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](#) website. 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 Fedwire Transfers

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.

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 Fiscal Service is specified in Appendix 2 for ACH credits.

Requests for transmitting ACH credits to Fiscal Service 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. All ACH transactions must be sent directly to Fiscal Service via the Credit Gateway. ACH transactions will not be accepted at designated Treasury General Account (TGA) financial institutions.

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 fees charged by the bank of the remitter are to be paid by the remitting customer. Fees should not be deducted from the payment amount due to the agency.

ACH debits are not permitted to the Credit Gateway. Agencies should advise their customers accordingly.

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. In general, NACHA rules require the return of erroneous ACH transactions by the second banking day following the settlement of the original transaction.

To return an ACH transaction, the agency must email a completed 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:

Department of the Treasury
Bureau of the Fiscal Service
Settlement Services Division
3201 Pennsy Drive, Building E
Landover, MD 20785
Telephone: 202-874-5304

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

Credit Gateway Customer Care
Telephone: 314-425-1841
Email: customer.care@usbank.com

Direct inquiries concerning new account setup and general inquiries to:

Credit Gateway Program Manager
Telephone: 202-874-5304
Email: creditgateway@fiscal.treasury.gov

Credit Gateway forms are available on the [Credit Gateway](#) website.

Direct inquiries concerning the CIR access to:

CIR Customer Support

Appendices Listing

App. No.	Title
1	Required Information for Funds Transfer Fedwire Messages to Fiscal Service
2	Required Information for Funds Transfer ACH Credit Messages to Fiscal Service

Appendix 1

Required Information for Funds Transfer Fedwire Messages to Fiscal Service

Fedwire Field Tag Name	Fedwire Field Tag #	Required Information
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 9-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 9-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

		<p>be correctly classified to the respective agency. Fedwires with invalid numbers are automatically returned to the originating financial institution. Agencies that use 3- or 4-digit ALCs should include preceding zeros to create a complete 8-digit ALC number. The agency name should be entered in the Beneficiary Name field.</p> <p>EXAMPLE: <i>Beneficiary Identifier</i> 12345678 <i>Beneficiary Name</i> Gov't. Agency Name</p>
Originator to Beneficiary Info.	(6000)	<p>Used to identify information conveyed from the originator to the beneficiary; for example, details of the payment, including invoice numbers and amounts.</p> <p>EXAMPLE: Loan payment for invoice #12345 Contact John Doe at 111-111-1111 for questions.</p>

Appendix 2

Required Information for Funds Transfer ACH Credit Messages to Fiscal Service

NACHA Field Name	Required Information
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.