



**U.S. Department of the Treasury**

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# **International Electronic Federal Tax Payment/Deposit Instruction Booklet**

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October 2002

*For U.S. Tax Payments Through  
U.S.-Based Financial Institutions*





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## Who Should Use This Book?

This instruction booklet is designed for taxpayers and financial institutions outside the United States that make U.S. federal tax payments in U.S. dollars. It is intended to be used by **individual and business taxpayers, including Qualified Intermediaries, and Financial Institutions, Withholding Foreign Partnerships and Withholding Foreign Trusts** that make U.S. federal tax payments or deposits.

## What is EFTPS?

The Electronic Federal Tax Payment System — EFTPS — is a service offered free from the U.S. Department of the Treasury. EFTPS was implemented in 1996 by the Internal Revenue Service (IRS) and Financial Management Service (FMS) to help individual and business taxpayers pay all their federal taxes electronically — via the Internet or phone, or through their Financial Institution.

Taxpayers can make tax payments daily, weekly, monthly or quarterly through EFTPS-Direct, or EFTPS-Through a Financial Institution. Qualified Intermediaries (QI's) can make U.S. tax deposits using standard SWIFT messaging protocol. All payments processed via EFTPS must settle through U.S.-based Financial Institutions. U.S.-based Financial Institutions generally include commercial banks, mutual savings banks, federal savings banks, savings and loan associations, credit unions, and bankers' banks chartered in the United States.

**“Tax Payments” and “Tax Deposits”:**  
**EFTPS is designed to accept tax payments and tax deposits for all business and individual IRS Tax Forms, including quarterly, monthly or weekly deposits, as well as tax payments with a Return or Notice. Throughout the book, these terms are used interchangeably.**

## Who Should Use EFTPS?

**Individuals** can use EFTPS to make their Form 1040 ES quarterly tax payments.

**Business taxpayers, Qualified Intermediaries and Financial Institutions** can use EFTPS to make all U.S. federal tax payments.

At the time this booklet went to press, the IRS was finalizing a revenue procedure to provide guidance to foreign partnerships and trusts wishing to become **Withholding Foreign Partnerships or Withholding Foreign Trusts**.



## How Does EFTPS Work?

EFTPS was designed to give taxpayers choices — convenient ways to make their federal tax payments according to their business operations and personal lifestyle. Taxpayers can choose EFTPS-Direct or EFTPS-Through a Financial Institution.

### ► ***EFTPS-Direct (ACH Debit)***

Individual and business taxpayers can make their tax payments by entering payment instructions using EFTPS-OnLine or EFTPS-Phone. You can use either of these methods to pay your U.S. federal taxes 24 hours a day, 7 days a week. Both EFTPS Direct methods move funds through the Automated Clearing House (ACH) System as Debits. At least one calendar day prior to tax due date, the taxpayer uses the Internet or phone to send their tax payment instructions to EFTPS. Based on the tax payment instructions, EFTPS initiates a debit against the designated bank account and the taxpayer's tax records are automatically updated with the IRS on the requested settlement date. The taxpayer receives an immediate Electronic Funds Transfer (EFT) Acknowledgement Number as a receipt of the transaction.

Taxpayers who make federal tax deposits for Form 1042 and 945 may work with their Financial Institution to initiate a direct payment using an MT202 SWIFT message. The taxpayer or the taxpayer's bank instructs EFTPS to move the funds from a U.S. bank account to the U.S. Treasury's account on the date the taxpayer designates. Once the tax payment instructions are accepted, EFTPS will originate an ACH Debit transaction against the U.S. bank account designated on the taxpayer's enrollment form. The ACH Debit transaction will post against the designated U.S. account on the date indicated in the instructions. The funds will be transferred to the U.S. Treasury's account and the taxpayer's records will be updated with the IRS. The taxpayer receives an immediate Electronic Funds Transfer (EFT) Acknowledgement Number as a receipt of the transaction.

**EFTPS/SWIFT  
Messaging is available  
for Form 1042 and  
Form 945 federal tax  
deposits only.**

### ► ***EFTPS-Through a Financial Institution (ACH Credit)***

Business taxpayers may elect to make deposits using ACH Credit. The taxpayer or the taxpayer's bank must request that a U.S.-based Financial Institution send the funds to the U.S. Treasury using an ACH Credit through the U.S.-based Automated Clearing House (ACH) system.

Taxpayers may also use the Same-Day Fedwire method to make a tax deposit. With SWIFT messaging protocol, taxpayers must request that a U.S.-based Financial Institution initiate a Fedwire funds transfer to the U.S. Treasury. The funds will be transferred to the U.S. Treasury's account and the taxpayer's records will be updated with the IRS. The taxpayer's Financial Institution receives an electronic confirmation of the transaction.

## Payment Options

### ▶ *EFTPS-Direct (for Individual and Business Taxpayers)*

- **EFTPS-OnLine** (*<http://www.eftps.gov>*)
- **EFTPS-Phone** (*800-272-8872 or 312-441-5878*)
- **SWIFT Messaging**

### ▶ *EFTPS-Through a Financial Institution (for Business Taxpayers only)*

- **ACH Credit**
- **SWIFT Messaging/Same-Day Fedwire** (*for 1042/945 tax deposits only*)

## Obtain Payment History

With EFTPS-Direct, you can access the last 120 days of your payment history for all EFTPS payments and deposits. For EFTPS-OnLine select “Payment History” and follow the navigation buttons for direction. For EFTPS-Phone call EFTPS Customer Service (800-945-8400 or 312-441-5878) and listen to the phone prompts, or wait for a Customer Service Representative to help you.

## Security

Your PIN (Personal Identification Number) must be used in combination with your EIN/SSN to gain access to EFTPS for payment history or to make payments via EFTPS-Direct. You have complete and exclusive control over your PIN. The U.S. government does not have access to your PIN. With EFTPS-OnLine you must use an Internet Password that, when used in combination with your EIN, QI-EIN, or SSN and PIN, gives you added security online.



## How to Enroll in EFTPS

Taxpayers can enroll in EFTPS through...

- EFTPS-OnLine at [www.eftps.gov](http://www.eftps.gov)

or

- Complete IRS Form 9779 Business Enrollment Form or IRS Form 9783 Individual Enrollment Form. Forms are available by calling EFTPS Customer Service at 800-945-8400 or 312-441-5878. You may download these forms from [www.irs.gov](http://www.irs.gov) under Forms and Publications.

### ► ***EFTPS-Direct (OnLine or Phone) New Enrollment Entity and ACH Pre-notification Validation***

New enrollment taxpayer data entered via EFTPS-Direct will undergo a process for entity and prenote validation. This process verifies the accuracy of new enrollment taxpayer data entered via EFTPS-OnLine or EFTPS-Phone. Upon successful validation of entity or prenote taxpayer data, the taxpayer will be mailed a PIN letter. Taxpayers will be notified of failed entity or prenote validation with a written letter from the EFTPS Customer Service Center.

## Changes to Enrollment Information

***NOTE: Please retain the EFTPS Confirmation/Update Form you received with the enrollment confirmation package. You need to use this form for any changes to your enrollment information in the future.***

### ► ***Changes to Taxpayer Information***

If you have changes to the IRS Taxpayer Information on your EFTPS Confirmation/Update Form (lines 1 through 5), you must contact the IRS to make changes. IRS Taxpayer Information includes:

- EIN/SSN
- Business or Primary Taxpayer Name
- Joint Filer's Taxpayer Identification Number (SSN), if applicable
- Taxpayer Street Address, City, State, Zip Code, or Province, Country and Postal Code

The IRS Taxpayer Customer Service telephone number is: **800-829-1040** or **215-516-2000**. Please contact the IRS at this number to receive instructions for making changes to any of the above information.

### ► **Changes to Contact Information and Payment Amount Limits using EFTPS-OnLine: [www.eftps.gov](http://www.eftps.gov)**

You can change your contact information through EFTPS-OnLine.

- 1** Go to [www.eftps.gov](http://www.eftps.gov)
- 2** Select on the "Edit Enrollment Information" tab.
- 3** Follow the on-screen instructions after you log on.

### ► **Changes to Information using the EFTPS Confirmation/Update Form**



If you have changes to:

- Primary Contact Name
- Primary Contact Address
- Primary Contact Telephone Number
- Payment Amount Limits
- Financial Institution Information

You can use the EFTPS Confirmation/Update Form you received confirming successful completion of EFTPS enrollment. Please make all changes on the EFTPS Confirmation/Update Form, sign and mail to the address shown on the form. If you have misplaced your Confirmation/Update Form, call EFTPS Customer Service at **800-945-8400** or **312-441-5878**.

**You must sign the EFTPS Confirmation/Update Form or EFTPS will not be able to process your changes.**

### ► **Changes to U.S. Financial Institution Information Using EFTPS-OnLine: [www.eftps.gov](http://www.eftps.gov)**

- 1** Go to [www.eftps.gov](http://www.eftps.gov)
- 2** Select on the "Edit Financial Institution Information" tab.
- 3** Follow the on-screen instructions. Once your changes have been verified you will receive new Confirmation materials and a new PIN (under separate cover) via U.S. mail.

*continued*



## ► **Changes to U.S. Financial Institution Information Using EFTPS-Phone**

You can change your Financial Institution information using EFTPS-Phone.

- 1** Call **800-945-8400** or **312-441-5878**
- 2** Follow the phone prompts.
- 3** Press 3 to add new bank account information.
- 4** Enter new Financial Institution information.

If you have scheduled payments associated with the old Financial Institution account number, you will need to keep this account active until those payments have been completed or you may cancel the scheduled payments and re-initiate them on your new bank account. Please see “How to Cancel a Tax Payment” on page 10 for cancellation guidelines.

Each bank account has a separate PIN. You will receive the new PIN under separate cover by mail. Once you receive the PIN for the new Financial Institution and account, please contact EFTPS Customer Service for information on deleting the old PIN, previous Financial Institution, and account number information if it is no longer needed.

## ► **How to Request Additional PINs or Replace or Cancel/Disable a PIN**

Contact EFTPS Customer Service at **800-945-8400** or **312-441-5878**. The following steps will occur when you call:

- 1** EFTPS Customer Service Representative will ask for your EIN/SSN and your Enrollment Trace Number from the EFTPS Confirmation/Update Form. If you are asking to cancel/disable a PIN, you will need your PIN as well.

After the EIN/SSN, PIN and Enrollment Trace Number have been verified, you will request that EFTPS replace or cancel/disable your existing PIN or issue additional PINs.

- 2** **If you have a single PIN** that has been misplaced, forgotten or compromised, that PIN will be canceled. EFTPS will not issue a new PIN unless you specifically request one.
- 3** **If you have multiple PINs** assigned to different parties, EFTPS will only cancel/disable the PIN according to the Trace Number you provide. A new PIN will not be assigned unless you specifically request one.



- 5** *If a replacement PIN is requested* the new PIN will be mailed to the Primary Contact Address on your enrollment form. (If you enrolled using EFTPS-OnLine, the new PIN will be mailed to the IRS Address of Record.) You will be sent your new PIN via First Class Mail. Please allow for international mail delivery.

**NOTE: If the Enrollment Trace Number cannot be located, please call EFTPS Customer Service for assistance (800-945-8400 or 312-441-5878).**

**When you receive your NEW PIN, to use EFTPS-OnLine you will need to obtain a new Internet Password by calling 800-488-9199 or 312-441-5878.**

## How to Obtain an Internet Password

- 1** Locate your *Enrollment Trace Number* on the original EFTPS Confirmation/Update Form and PIN letter you received by mail when you enrolled in EFTPS.
- 2** Call the EFTPS-OnLine Internet Password Number 800-488-9199 or 312-441-5878 and when requested, enter your EIN/SSN, PIN and the last 8 digits of your *Enrollment Trace Number* located on your EFTPS Confirmation/Update Form. (To obtain your International Access Code telephone number, see page 33.)
- 3** Follow the instructions you receive and the Voice Response System will give you your temporary Internet Password.

### ► How to Change Your Password

You are required to change your temporary Internet Password the first time you access EFTPS-OnLine...

- Password must be 6 to 12 characters in any combination, with at least one letter and one number.
- The percent (%) and underscore (\_) characters cannot be included as part of an Internet Password.
- **Keep in mind your password is case sensitive...** a capitalized letter must always be capitalized. **For example: "R179\$Psk"**

You will have a unique Internet Password for each EFTPS PIN you have. **Do not disclose your Internet Password to anyone. No one from EFTPS will ask you for your Internet Password.**

## How to Obtain Additional EFTPS Enrollment Forms

If you need additional EFTPS Enrollment Forms, please contact EFTPS Customer Service at **800-945-8400 or 312-441-5878.**



## EFTPS-Direct

### ► How EFTPS-Direct Works

- 1 At least one calendar day prior to your tax due date, you access EFTPS-Direct by the Internet (EFTPS-OnLine) or by phone before 8:00 p.m. U.S. Eastern Time (ET). (See *World Time Zone map on pages 34-35.*) EFTPS will prompt for the necessary information to complete your tax payment.
- 2 The system processes the information reported and when accepted, you receive an EFT (Electronic Funds Transfer) Acknowledgement Number. The EFT Acknowledgement Number should be kept with your records in case of any questions at a later date.
- 3 Once your tax payment instructions are accepted, EFTPS-Direct will originate an ACH Debit transaction against your designated U.S. bank account on the payment date you indicated.
- 4 The funds will be transferred to the U.S. Treasury's account and the tax data will be reported to the IRS to update your tax records on the tax due date.

### ► Payment Scheduling

With EFTPS-Direct, you do not have to wait until the day before the tax due date to make your tax payment. EFTPS-Direct offers a payment scheduling feature. Businesses may schedule tax deposits up to 120 days in advance of the tax due date; individuals may schedule tax payments up to 365 days in advance of the tax due date. ***EFTPS will store the tax payment instructions and your Financial Institution account will be debited on the tax due date you choose.***

### ► EFTPS-OnLine

Tax payment instructions through EFTPS must be completed before 8:00 p.m. U.S. Eastern Time at least one calendar day prior to the tax due date. (See *Appendix for World Time Zone Map on pages 34-35.*)

#### ***How to Make a Tax Payment Using EFTPS-OnLine:***

***[www.eftps.gov](http://www.eftps.gov)***

- 1 Select "Payments."
- 2 Select "Make a Tax Payment."
- 3 Enter tax form, tax payment type, subcategory information (if applicable), tax period, settlement date, and tax payment amount.

**See Appendix,  
pages 23-25  
for a listing of  
IRS Tax Forms.**

- 4 Select "Submit." After you select "Submit," you will be able to review your payment information.
- 5 You will receive an EFT Acknowledgement Number as a receipt of your payment. Keep this number for your permanent records. You may also wish to print the payment confirmation page for your records.

EFTPS will initiate a debit against your U.S. bank account on the tax due date you indicated. Your records will be updated with IRS on the tax due date.

### ***How to Cancel a Tax Payment Using EFTPS-OnLine: [www.eftps.gov](http://www.eftps.gov)***

You may cancel a scheduled tax payment up to 8:00 p.m. U.S. Eastern Time at least two business days prior to the settlement date. Before accessing EFTPS to cancel your tax payment instructions, please have the EFT Acknowledgement Number for the tax payment you wish to cancel.

To cancel a payment through EFTPS-OnLine...

- 1 Go to [www.eftps.gov](http://www.eftps.gov)
- 2 Select "Cancel a Payment" under "Payments".
- 3 Follow the online prompts to guide you through the process.

## **► EFTPS-Phone**

### ***Practice First***

You can access EFTPS-Phone to practice making a tax payment prior to actually initiating your first live tax payment. EFTPS-Phone offers you the opportunity to become familiar with the script prompts and become comfortable using your phone keypad to enter the appropriate information. Call the EFTPS Practice System at **800-945-6400**. (*Please see information on obtaining your International Access Code information on page 33.*) The EFTPS Practice System will guide you through a sample tax payment.

### ***How to Make a Tax Payment Using EFTPS-Phone***

- 1 Gather your information and enter it on a photocopy of the EFTPS Tax Payment Worksheet (*see pages 29-30*).
- 2 Call the tax payment toll-free number. (800-272-9872 or 312-441-5878)
- 3 Follow the Voice Prompts.
- 4 Record your EFT Acknowledgement Number.

EFTPS-Phone may be accessed 24 hours a day, 7 days a week.

*continued*



***NOTE: You will find a blank EFTPS Tax Payment Worksheet on pages 29-30. You may want to make several photocopies of this worksheet to use when you make future tax payments through EFTPS-Direct.***

### ***How to Cancel a Tax Payment Using EFTPS-Phone***

You may cancel a scheduled tax payment up to 8:00 p.m. U.S. Eastern Time at least two business days prior to the settlement date. Before accessing EFTPS to cancel your tax payment instructions, please have the EFT Acknowledgement Number for the tax payment you wish to cancel.

You will be prompted through the following steps to make a cancellation:

- 1** Dial 800-272-9872 or 312-441-5878.
- 2** Enter your nine-digit EIN/SSN.
- 3** Enter your four-digit Personal Identification Number (PIN).
- 4** Press 2 (to cancel a tax payment).
- 5** Enter the EFT Acknowledgement Number for the tax payment you wish to cancel. (The 8-digit EFT Acknowledgement Number is from the original tax payment).
- 6** The voice response system will give you the payment information pertaining to the EFT Acknowledgement Number entered in step 5.
- 7** If the information in step 6 is correct, press 1 and record your Cancellation Number.

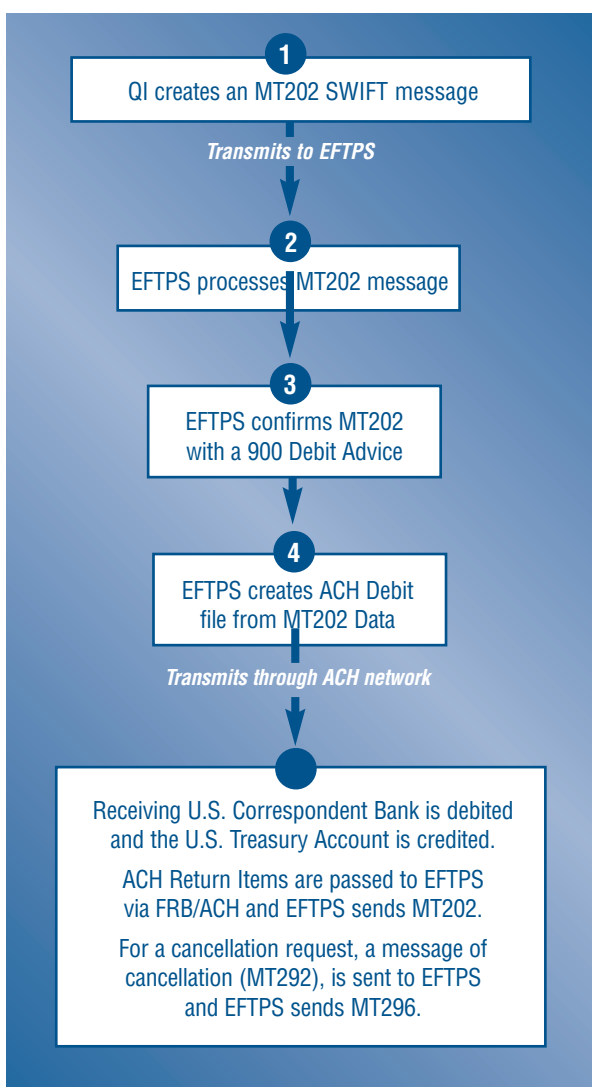
***NOTE: If you cannot locate the EFT Acknowledgement Number, please call Customer Service at 800-945-8400 or 312-441-5878.***

► **SWIFT Messaging/EFTPS-Direct**

Overseas Financial Institutions or Qualified Intermediaries can make U.S. federal tax deposits (Form 1042 and Form 945 only) for their clients using SWIFT messages through EFTPS-Direct. This type of electronic payment requires specific SWIFT message formats.

Using an MT202 SWIFT Message (EFTPS-Direct), the taxpayer’s Financial Institution instructs EFTPS to move funds from a U.S. bank account to the U.S. Treasury. Message Formats are shown on pages 12-16.

**SWIFT/EFTPS-Direct Flow**



- To make a tax payment, a QI or the QI’s Financial Institution will create a specialized SWIFT message (MT202) to transmit to EFTPS via the Treasury Financial Agent.
- EFTPS will pick up and process the MT202 message.
- EFTPS will confirm/acknowledge the MT202 with a 900 Debit Advice (an MT296 Answer message will be created and sent for invalid payment requests).
- EFTPS will create an ACH Debit file based on the data extracted from the MT202 and will transmit the file through the U.S.-based ACH network to debit the QI’s designated account at the U.S. Correspondent Bank and credit the U.S. Treasury’s account on the designated tax due date.

Any payments returned to EFTPS through the ACH network will be communicated back through SWIFT with an MT202 Return Message.

In order to request a cancellation of a tax payment, a SWIFT MT292 message must be sent to EFTPS. EFTPS will send back a SWIFT MT296 (Answer) message to respond to both eligible and ineligible payments.

*continued*



*How to Make a Tax Payment Using SWIFT Messaging*

**SWIFT**

**EFTPS-Direct (ACH Debit) Method  
MT202 SWIFT Message**

**General Financial Institution Transfer  
(ACH Debit Payment Instructions)**

**NOTE: All SWIFT payment requests for next day depositing of funds must be submitted to EFTPS no later than 4:00 p.m. U.S. Eastern Time the day before the tax due date.**

Status	Field/Tag	Field Name	Content/Options
<b>SENDER</b>		QI/QI's Financial Institution BIC	
	Message Type	<b>202</b>	
<b>RECEIVER</b>		FNBCUSA4 (BANK ONE (EFTPS) BIC Address)	
M	20	<b>Transaction Reference Number</b> e.g., :20:+ANX+_____*	16x
		<i>*Note that this field must begin +ANX+</i>	
M	21	<b>Related Reference</b> QI-EIN e.g., :21:123456789	16x
M	32A	<b>Value Date, Currency Code, Amount</b> e.g., :32A:021218USD555,01	6!n3!a15d
M	58D	<b>Beneficiary Institution</b> e.g., :58D:US TREASURY US TAX PAYMENT	A or D
0	72	<b>Sender to Receiver Information</b> e.g., :72:/BNF/123456789/9999/10425/200012 or :72:/BNF/123456789/9999/09455/200012 where BNF = Instructions for the Beneficiary Institution(US Treasury) 123456789 = QI-EIN    9999 = 4-digit PIN 10425 & 09455 = Only Valid Tax Type codes 200212 = Tax Period	6*35x

- The Transaction Reference Number Field (20) must begin with "+ANX+".
- The Bank Identifier Code (BIC) for Bank One (EFTPS) is FNBCUS44.
- The Employer Identification Number (EIN) must be present in the Related Reference Field (21). This is the EIN assigned by the IRS and received by the Qualified Intermediary or other business taxpayer.
- All amounts in the Value Date, Currency Code, Amount field (32A) must be in U.S. dollars. Also, the Value Date must contain the date on which the tax payments will settle with the U.S. Treasury.
- The Beneficiary Institution field (58D) will designate the United States Treasury as the recipient of funds for U.S. Tax payments.
- The Sender to Receiver Information Field (72) must contain the following information in the order shown on the record layout to insure the processing of the tax payments [all fields will be separated by the forward slash (/)]: BNF (signifying these instructions are for the Beneficiary of the payment, the U.S. Treasury), EIN (the EIN must be the same as the EIN inserted into the Related Reference Field), PIN Number (4 digit number received as a result of successfully enrolling in EFTPS), Tax Type code (10425 for Tax Form 1042 or 09455 for Tax Form 945), and Tax Period (in 6 digit YYYYMM format)

All SWIFT message layouts, formats, and field values have been established and instituted by the Payments Working Group composed of the U.S. Treasury, SWIFT, and the Treasury Financial Agent for EFTPS (Bank One). All layouts are detailed specifications for SWIFT messaging between member banks and EFTPS.

***NOTE: Refer to the SWIFT member handbook and/or Web site (www.swift.com) for further details on MT message header, block, and trailer record specifications as well as field content definitions.***

## SWIFT

### EFTPS-Direct (ACH Debit) Method MT900 SWIFT Message

Confirmation of Debit Instructions  
(Confirmation/Acknowledgment for each MT202)

Status	Field/Tag	Field Name	Content/Options
<b>SENDER</b>		BANK ONE (EFTPS) BIC	
Message Type		<b>900</b>	
<b>RECEIVER</b>		QI/QI's Financial Institution BIC	
M	20	<b>Transaction Reference Number</b> EFTPS Acknowledgment/EFT Number e.g., :20: 120001024001232	16x
M	21	<b>Related Reference</b> Field 20 of MT202 Message (Transaction Ref. #) e.g., :21:+ANX+_____	16x
M	25	<b>Account Identification</b> U.S. Bank Account Number for QI e.g., :25:222333444	35x
0	32A	<b>Value Date, Currency Code, Amount</b> e.g., :32A:021218USD555,01	6!n3!a15d
0	52a	<b>Ordering Institution</b> e.g., :52A:CHASUS33 :52D:Correspondent Bank Name & Address	A (Party ID - BIC) or D (Party ID - Name & Address)
0	72	<b>Sender to Receiver Information</b> e.g., :72:120001024001232: 120001024001232 = EFT Number	6*35x

\* This message will be generated by EFTPS and transmitted to the originator (QI or QI's Financial Institution) of the MT202 Debit Instructions Message.

- The Transaction Reference Number Field (20) will contain a 15-digit number assigned by EFTPS and serve as the confirmation/acknowledgment number for the transaction.
- The Bank Identifier Code (BIC) for Bank One (EFTPS) is FNBCUS44.
- The Related Reference Field (21) will contain the Transaction Reference Number of the original MT202.
- The Account Identification Field (25) will contain the U.S. Financial Institution account to be debited.
- All dollar amounts will be in U.S. dollars for the Value Date, Currency Code, Amount Field (32A)
- The Ordering Institution (52A or D) will contain the Bank Identifier Code (BIC) of the QI or the QI's financial institution assigned through SWIFT, or the Bank Name and Address based upon the original MT202 SWIFT message.
- The Sender to Receiver Information Field (72) will also contain the EFT Number contained within the Transaction Reference Number (20) Field.

continued



## SWIFT

### EFTPS-Direct (ACH Debit) Method MT292 SWIFT Message

Request for Cancellation  
(Instructions to Cancel Eligible Payments)

Status	Field/ Tag	Field Name	Content/ Options
<b>SENDER</b>		QI/QI's Financial Institution BIC	
Message Type		<b>292</b>	
<b>RECEIVER</b>		BANK ONE (EFTPS) BIC	
M	20	<b>Transaction Reference Number</b> e.g., :20:+ANX+_____ * <i>*Note that this field must begin +ANX+*</i>	16x
M	21	<b>Related Reference</b> Transaction Reference Number (field 20 of MT202) e.g., :21:+ANX+_____	16x
M	11S	<b>MT and Date of Original Message (Sent)</b> e.g., :11S:202 021218 202 = MT message # with transaction to be canceled	3!n 6!n [4!n6!n]
0	79	<b>Narrative Description of the Original Message</b> Field 72 of the original MT202 should be copied into this field	35*50x
0		<b>Copy of at least the mandatory fields of the original message</b>	

\* This message will be initiated by the QI or the QI's Financial Institution and allow for cancellation of eligible transactions that have been scheduled 2 or more business days in advance of the settlement date of the MT202 Debit Instructions (Value Date field).

- The Transaction Reference Number Field (20) must begin with "+ANX+".
- The Bank Identifier Code (BIC) for Bank One (EFTPS) is FNBCUS44.
- The Related Reference (21) must contain the original MT202 Transaction Reference Number. This will be in Field 20 of the original MT202 message.
- The MT and Date of Original Message Field (11S) must contain the original MT message type sent (202) as well as the date when the message was sent.
- The Narrative Description Field (79) must contain all elements of the original MT202 Debit Instructions. This is necessary in order to match the request to the original transaction and determine eligibility of payment cancellation.



## SWIFT

### EFTPS-Direct (ACH Debit) Method MT296 SWIFT Message

#### Answers

*(Response to Cancellation Request and Notification of Failed MT202 ACH Debit Payment Instructions)*

Status	Field/Tag	Field Name	Content/Options
<b>SENDER</b>		BANK ONE (EFTPS) BIC	
Message Type		<b>296</b>	
<b>RECEIVER</b>		QI/QI's Financial Institution BIC	
M	20	<b>Transaction Reference Number</b> e.g., :20:120001024001233 120001024001233 = Cancellation EFT Number	16x
M	21	<b>Related Reference</b> (contains content of field 20 of the MT292 message – Transaction Reference Number) e.g., :21:+ANX+666555 +ANX+666555 = Cancellation Request Number	16x
M	76	<b>Answers*</b> (Refer to Answer codes and descriptions) e.g., :76:/1/021218/ //120001024001233 (if successful) or :76/3/UNABLE TO CANCEL (if failed) /1/ = Answer Number 001203 = Confirm Date (confirm cancellation) //120001024001233 = Cancellation EFT Number /3/UNABLE TO CANCEL = payment not canceled	6*35x
0	79	<b>Narrative Description of the Original Message to Which the Answer Relates</b> Field 79 of the MT292 should be copied into this field	35*50x
0		<b>Copy of at least the mandatory fields of original message</b>	

\* The MT296 Answers Message will originate from EFTPS (Treasury Financial Agent) and indicate to the originator (QI/QI's Financial Institution) the success or failure of the MT292 Cancellation message. The MT296 message may also be used to indicate the failure of an MT202 message that is initiated from the QI/QI's Financial Institution. See Appendix on page 26 for Answer Codes & Definitions.

- The Transaction Reference Number Field (20) will contain the Cancellation EFT/Acknowledgment Number if the payment is successfully canceled.
- The Bank Identifier Code (BIC) for Bank One (EFTPS) is FNBCUS44.
- The Related Reference Field (21) will contain the Transaction Reference Number field of the original MT292/202 message. Field 20 of the original message will appear here.
- The Answers Field (76) will contain the appropriate success/reject code and associated reason for failure where applicable. A list of MT296 Answer codes are highlighted on the next page. Normally, Answer code 1 (Confirmation of Request and Date) or 3 (Further information with reject reason) will be applied in this Field.
- The Narrative Description Field (79) will contain the contents of Field 79 of the MT292 (which will contain Field 72 of the original MT202 SWIFT Debit Instructions Message).

*continued*



## SWIFT

### EFTPS-Direct (ACH Debit) Method MT202 SWIFT Message

General Financial Institution Transfer  
(Returns/Rejects)

Status	Field/Tag	Field Name	Content/Options
<b>SENDER</b>		BANK ONE (EFTPS) BIC	
	Message Type	<b>202</b>	
<b>RECEIVER</b>		QI/QI's Financial Institution BIC	
M	20	<b>Transaction Reference Number</b> e.g., :20:120001024001234 120001024001234 = Return/Rejected EFT Number	16x
M	21	<b>Related Reference</b> Transaction Reference Number (field 20 of MT202) e.g., :21:+ANX+_____	16x
M	32A	<b>Value Date, Currency Code, Amount</b> e.g., :32A:021218USD555,01	6!n3!a15d
M	58D	<b>Beneficiary Institution</b> e.g., :58D:US TREASURY US TAX PAYMENT	A or D
0	72	<b>Sender to Receiver Information</b> e.g., :72:/REJT/32A or :72:/RETN/32A <b>/R01*</b> /MREF/+ANX+55555 /TREF/123456789 :72:/REJT/32A or /RETN/32A = Reject/Return and identification of field causing the return <b>*R01</b> = Return Reason Code (refer to the NACHA Operating Guidelines – Reasons for Return Listing) /MREF/+ANX+55555 = Sender's Reference Number (field 20 of the original MT202) /TREF/123456789 = Transaction Reference (field 21 of the original MT202)	6*35x

\* The MT202 (for Returned/Rejected Payment Messages) will originate from EFTPS (Treasury Financial Agent) and notify the originator (QI/QI's Financial Institution) that the payment has been returned by the U.S. Financial Institution designated for withdrawal of tax payments. This will also indicate the failure of an MT202 message that is initiated from the QI/QI's Financial Institution. See Appendix, pages 27-28 for a listing of Reason Codes. **The originator is responsible for timely payments.**

- The Transaction Reference Number Field (20) will contain the Returned EFT/Acknowledgment Number for the returned payment.
- The Related Reference Field (21) will contain the Transaction Reference Number field of the original MT202 message. Field 20 of the original message will appear here.
- All amounts in the Value Date, Currency Code, Amount field (32A) will be in U.S. dollars. Also, the Value Date will contain the date on which the tax payments have been returned by the U.S. Financial Institution designated for withdrawal to EFTPS.
- The Beneficiary Institution Field (58D) identifies the attempted recipient of tax payments, the United States Treasury as the recipient for U.S. Tax payments.
- The Sender to Receiver Information Field (72) will contain the return (RETN) or reject (REJT) code and field causing the return/reject. This field will also contain the appropriate Reason Code as identified by the National Automated Clearing House Association (NACHA) for ACH transactions settled through the ACH network (See page 27-28 for Reason Codes and their descriptions.). This field will also contain the Sender's Reference Number (Field 20 of the original MT202) and Transaction Reference Number (Field 21 of the original MT202) to allow for reconciliation.

## EFTPS-Through a U.S.-Based Financial Institution

### ▶ *ACH Credit*

Business taxpayers may choose to use a service offered by U.S.-based Financial Institutions to make their federal tax deposits through EFTPS. Taxpayers are encouraged to check with their U.S.-based Financial Institution to make sure it offers an ACH Credit origination service and that the taxpayer is eligible to use the service. Please inquire about any fees and be aware of the Financial Institutions' deadlines.

You or your bank must request that a U.S.-based Financial Institution send tax deposit funds to the U.S Treasury using an ACH Credit through the ACH system. Financial Institutions must use formatted record layouts for transmitting payments and data. CCD+ TXP Addenda record layouts are contained in the "Financial Institution Handbook for EFTPS," available online at [www.fms.treas.gov](http://www.fms.treas.gov)

### ▶ *SWIFT Messaging/Same-Day Fedwire®*

#### *General Financial Institution Transfer – MT100 and MT103*

You or your bank may use a SWIFT message to instruct a U.S.-based Financial Institution to initiate a funds transfer (via the U.S.-based Fedwire application) for your tax payment. Fedwire transactions flow between U.S.-based Financial Institutions and the Federal Reserves Electronic Tax Application (FR-ETA), as an agent of the U.S. Treasury.

All business federal tax types and forms can be paid using Same-Day Fedwire. This method is considered "same-day" payments, and does not allow for scheduling payments in advance. This means that a U.S.-based Financial Institution will create the Fedwire on the same day it receives your payment instructions.

The U.S.-based Financial Institution must send the Fedwire by 5:00 p.m. U.S. Eastern Time. There are some U.S.-based Financial Institutions that may set an earlier cutoff time to receive your payment instructions.

U.S.-based Financial Institutions are encouraged to review the "Financial Institution Guidelines for Making Same-Day Federal Tax Payments in EFTPS", online at:

<http://www.frbsservices.org/treasury/pdf/Sameday.pdf>

*continued*

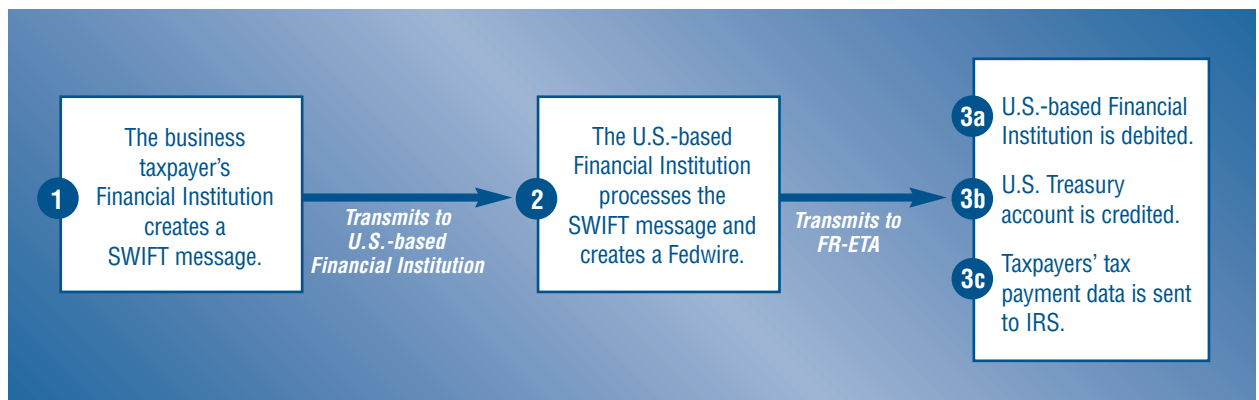


► **SWIFT Messaging/Same-Day Fedwire® (continued)**

Financial Institutions can also call the FR-ETA's Customer Service Unit at 1-800-382-0045, or 612-204-5000 and ask for the FR-ETA Customer Service Representative, M-F (except for Federal Holidays), 8:45 a.m. – 5:30 p.m. Eastern Time, or send e-mail to: ***Mpls.ETACBAF@mpls.frb.org for inquiries only***. E-mails will generally receive a response within 2 business days. **Payment of U.S. federal tax payments cannot be made via e-mail.**

The following pages provide guidelines on formatting a SWIFT MT100/103 message or a SWIFT MT202 message to successfully instruct a U.S.-based Financial Institution to initiate a funds transfer (via the U.S.-based Fedwire application) for a tax payment.

All business Tax Forms and Tax Types can be paid through SWIFT/Fedwire.



## MT100/103 SWIFT Messages Format

Status	Field/ Tag	Field Name	Content/ Options
Receiver	Output Header, Block 1, BIC	U.S.-based Financial Institution	11 characters
Sender	Output Header, Block 2, BIC	Taxpayer/Taxpayer's Financial Institution BIC	11 characters
Mandatory	20	<b>Transaction Reference Number</b> :20:2222233333	16x
Mandatory	32A	<b>Value Date, Currency Code, Amount</b> :32A:021218USD555,01	
Mandatory	MT 100: 50  MT103: 50K	<b>Ordering Customer</b> :50: Anyone Ltd  <b>Ordering Customer</b> (full name and address) :50K:/87654321 Anyone Ltd	4*35x  optional party identifier 4*35x
Mandatory	56D	<b>Intermediary Institution</b> :56D://FW091036164 FRB MPLS FR-ETA	
Mandatory with 56D	57D	<b>Beneficiary Institution</b> :57D:/20094900 IRS Jane Smith 212.765.4321	<i>Contact Name and Telephone Number optional but encouraged</i>
Mandatory	59	<b>Beneficiary</b> :59:/987654321:ANYO: Anyone Ltd: 09455:02:12:  where 987654321 = EIN ANYO = Name Control    Anyone Ltd = Name 09455 = Tax Type code 02 = Tax year    12 = Tax month	optional party identifier 4*35x
Mandatory	71A	Details of Charges :71A:OUR	<i>Bank fees not to be deducted from this transaction</i>



**Instructions to U.S.-based Financial Institutions for Converting MT100/103 SWIFT Messages to Fedwire Funds Format for EFTPS Same-Day Payments**

MT100/103 SWIFT Messages		Fedwire Funds Format	
Status Field/Tag	Field Name & Description	Field Name	Typecode 1000 (value)
<b>SWIFT Receiving Institution</b>	Output Header, Block 1, BIC (11 characters)	{3100} Sender ABA and Name	<i>ABA and Short Name of U.S.-based Financial Institution</i>
<b>Transaction Amount</b>	<b>:32A:</b> 1 <sup>st</sup> subfield for Value Date (6 positions YYMMDD) 2 <sup>nd</sup> subfield for Currency Code (USD) 3 <sup>rd</sup> subfield for amount (14 positions plus decimal comma; maximum of 13 positions for Fedwire) <b>:32A:021218USD555,01</b> (comma indicates decimal point in amount)	{2000} Amount	<i>Total payment amt. * with commas and decimal point. The amount must be numeric, greater than \$0.00 and less than \$10 billion. The dollar sign is not required.</i> <b>555.01</b>
<b>Ordering Customer</b>	<b>:50: Anyone Ltd IRS</b>	{5000} Originator	<b>FR-ETA maps this field</b>
<b>Intermediary Institution</b>	<b>:56D://FW091036164 FRB MPLS FR-ETA</b>	{3400} Receiver ABA Number and Name (9 digit)	<b>091036164 FRB MPLS FR-ETA</b>
<b>Beneficiary Type</b>	Based on the SWIFT MT used, and fields 50/59.	{3600} Business Function Code	<b>CTR</b>
<b>Beneficiary's Bank</b>	<b>57D:/20094900 IRS</b> <i>Contact Name and Telephone Number is optional but encouraged</i>	{4100} Beneficiary FI	<b>D20094900 IRS</b> <i>Contact Name and Telephone Number is optional but encouraged</i>
<b>Beneficiary</b>	:59:4*35x and opt'l party identifier (Tax ID Number - EIN; Name Control; Name; Tax Type; Year; Month) <b>:59:/987654321:ANYO: Anyone Ltd: 09455:02:12:</b>	{4200} Beneficiary	<b>*9</b> Taxpayer ID Number: Name Control: Taxpayer Name: Tax Type:Tax Year: Tax Month: <b>9987654321:ANYO: Anyone Ltd: 09455:02:12:</b>
<b>Sending Institution</b>	Output Header, Block 2, BIC (11 characters)	{5100} Originator	<i>FR-ETA ignores this field.</i>
<b>SWIFT Details of Charges Field</b>	<b>:71A:OUR</b> This asks the SWIFT Receiver to NOT deduct any bank charges from the principle amount of the transaction.	After July 15, 2002: {3700} Charges	<i>FR-ETA ignores this field.</i>

*\*NOTE: Fedwire requires an ID Code in the first position of this field. The U.S. Financial Institution will provide the ID Code. While the ID Code is required by Fedwire, FR-ETA ignores that first position and starts reading at the second position on Federal tax payments.*

## MT202 SWIFT Message Format

Status	Field/ Tag	Field Name	Content/ Options
Receiver	Output Header, Block 1, BIC	U.S.-based Financial Institution	11 characters
Sender	Output Header, Block 2, BIC	Taxpayer/Taxpayer's Financial Institution BIC	11 characters
Mandatory	20	<b>Transaction Reference Number</b> :20:2222233333	16x
Mandatory	21	<b>Related Reference</b> :21: 987654321 where 987654321 = EIN	16x
Mandatory	32A	<b>Value Date, Currency Code, Amount</b> :32A:021218USD555,01	
Mandatory	52D	<b>Ordering Customer</b> :52D: Anyone Ltd	optional party identifier 4*35x
Mandatory	56D	<b>Intermediary Institution</b> :56D://FW091036164 FRB MPLS FR-ETA	
Mandatory with 56D	57D	<b>Beneficiary Institution</b> :57D:/20094900 IRS Jane Smith 212.765.4321	<i>Contact Name and Telephone Number optional but encouraged</i>
Mandatory	58D  D=Name & address, optional party identifier.	<b>Beneficiary</b> :58D:/987654321:ANYO: Anyone Ltd: 09455:02:12: where 987654321 = EIN ANYO = Name Control    Anyone Ltd = Name 09455 = Tax Type code 02 = Tax year    12 = Tax month	Use option "D"



## Instructions to U.S.-based Financial Institutions for Converting MT202 SWIFT Message to Fedwire Funds Format for EFTPS Same-Day Payments

MT202 SWIFT Message		Fedwire Funds Format	
Status Field/Tag	Field Name & Description	Field Name	Typecode 1000 (value)
<b>SWIFT Receiving Institution</b>	Output Header, Block 1, BIC (11 characters)	{3100} Sender ABA and Name	<i>Originating ABA and Short Name</i>
<b>Transaction Amount</b>	<b>:32A:</b> 1 <sup>st</sup> subfield for Value Date (6 positions YYMMDD) 2 <sup>nd</sup> subfield for Currency Code (USD) 3 <sup>rd</sup> subfield for amount (14 positions plus decimal comma; maximum of 13 positions for Fedwire) <b>:32A:021218USD555,01</b> (comma indicates decimal)	{2000} Amount	<i>Total payment amt. with commas and decimal point. The amount must be numeric, greater than \$0.00 and less than \$10 billion. The dollar sign is not required.</i> <b>555.01</b>
<b>Intermediary Institution</b>	<b>:56D://FW091036164 FRB MPLS FR-ETA</b>	{3400} Receiver ABA (9 digit) Number and Name	<b>091036164 FRB MPLS FR-ETA</b>
<b>Beneficiary Type</b>	Based on the SWIFT MT used.	{3600} Business Function Code	<b>BTR</b> <i>(At this time, if the U.S.-based financial institution fills this field with "BTR", Fedwire will not reject the transactions)</i>
<b>Beneficiary's Bank</b>	<b>57D:/20094900 IRS</b> <i>Contact Name and Telephone Number is optional but encouraged</i>	{4100} Beneficiary FI	<b>D20094900 IRS</b> <i>Contact Name and Telephone Number is optional but encouraged</i>
<b>Beneficiary</b>	<b>:58D:/987654321:ANYO: Anyone Ltd: 09455:01:12:</b>	{4200} Beneficiary	<b>*9</b> Taxpayer ID Number: Name Control: Taxpayer Name: Tax Type:Tax Year: Tax Month: <b>*9987654321:ANYO: Anyone Ltd: 09455:01:12:</b>

*\*NOTE: Fedwire requires an ID Code in the first position of this field. The U.S. Financial Institution will provide the ID Code. While the ID Code is required by Fedwire, FR-ETA ignores that first position and starts reading at the second position on Federal tax payments.*



## IRS Tax Forms

The IRS Tax Table provides the Tax Form Numbers, Form Names and Tax Types that should be used when making your tax payment via EFTPS.

<b>IRS Tax Form Number</b>	<b>Form Name</b>	<b>5-Digit Tax Type</b>
<b>► For Business Taxpayers</b>		
<b>1042</b>	<b>Annual Withholding Tax Return for U.S. Source Income for Foreign Persons</b> <b>Federal Tax Deposit</b> Payment due on a return, or an IRS notice	<b>10425</b> 10427
<b>945</b>	<b>Withheld Federal Income Tax</b> <b>Federal Tax Deposit</b> Payment due on a return, or an IRS notice	<b>09455</b> 09457
<b>941</b>	Employer's Quarterly Tax Return ( <i>all Form 941 series</i> ) Federal Tax Deposit Payment due on a return, or an IRS notice A deficiency assessed by IRS	94105 94107 94104
<b>940</b>	Employer's Annual Unemployment Tax Return Federal Tax Deposit Payment due on a return, or an IRS notice	09405 09407
<b>1120</b>	US Corporation Income Tax Federal Tax Deposit Payment due on a return, or an IRS notice Payment due for an extension Amended return	11206 11207 11202 11200
<b>720</b>	Quarterly Excise Tax Federal Tax Deposit Payment due on a return, or an IRS notice	72005 72007
<b>11-C</b>	Special Tax Return and Application for Registry-Wagering	01117
<b>706GS(D)</b>	Generation-Skipping Transfer Tax for Distribution	70627
<b>706GS(T)</b>	Generation-Skipping Transfer Tax for Terminations	70637
<b>730</b>	Tax on Wagering	07307
<b>926</b>	Return by Transferor of Property to Foreign Corporation, Estate, Trust or Partnership	09267
<b>943</b>	Employer's Annual Unemployment Tax Return Federal Tax Deposit Payment due on a return, or an IRS notice A deficiency assessed by IRS	09435 09437 09434
<b>990</b>	Organization Exempt Income Tax	09907
<b>990BL</b>	Information and Initial Excise Tax Return for Black Lung Benefit Trust and Certain Related Persons	99017
<b>990C</b>	Exempt Cooperative Association Income Tax Return Federal Tax Deposit Payment due on a return, or an IRS notice Payment due on an extension	99026 99027 99022
<b>990PF</b>	Return of Private Foundation Tax Federal Tax Deposit Payment due on a return, or an IRS notice	99036 99037
<b>990T</b>	Exempt Organization Business Income Tax Return Federal Tax Deposit Payment due on a return, or an IRS notice Payment due on an extension	99046 99047 99042
<b>1041</b>	Fiduciary Income Tax Return Payment due on a return, or an IRS notice An estimated return Payment on an extension	10417 10416 10412
<b>1041A</b>	US Information Return – Trust Accumulation of Charitable Amounts	14117

*continued*



## IRS Tax Forms *(continued)*

<b>IRS Tax Form Number</b>	<b>Form Name</b>	<b>5-Digit Tax Type</b>
<b>► For Business Taxpayers</b>		
1065	Partnership Return of Income Payment due with form 8800 Payment due with form 8736	10657 10652
1066	Real Estate Mortgage Investment Conduit Income Tax	10667
1120DISC	Domestic International Sales Corporation Return	11217
2290	Heavy Vehicle Use Tax Return	22907
2438	Regulated Investment Company – Undistributed Capital Gains	24387
3520	Information Return-Creation/Transfer to Foreign Trusts	35207
4720	Return of Certain Excise Taxes on Charities and Other Persons Under Chapter 41 and 42 of the IRC	47207
5227	Split-Interest Trust Information Return	52277
5811	Examination Return Preparer Case Closing Document	58117
6069	Return of Excise Tax on Excess Contribution to Black Lung Trust Under Sec. 4953	60697
8038	Information Return for Tax Exempt Private Activity Bond Issue	80387
8288	U.S. Withholding Tax Return for Disposition by Foreign Persons of U.S. Real Property Interests	82887
8404	Interest Charge on DISC-Related Deferred Tax Liability	84047
8489	Civil Penalty	84894
8612	Return of Excise Tax on Undistributed Income of Real Estate Investment Companies	86127
8613	Return of Excise Tax on Undistributed Income of Regulated Investment Companies	86137
8697	Interest Under the Look-Back Method for Completed Long-Term	86977
8725	Contracts Excise Tax on Greenmail	87257
8752	Required Payment or Refund Under Section 7519	87527
8804	Annual Return of Partnership Withholding Tax (Section 1446)	88047
8805	Foreign Partners Information Statement of Section 1446 Withholding Tax	88047
8813	Partnership Withholding Tax Payment	88047
8831	Excise Taxes on Excess Inclusions of REMC Residual Interest	86127
CT-1	Railroad Retirement Tax and Unemployment Return Federal Tax Deposit Payment due on a return, or an IRS notice	10005 10007
CT-2	Employee Representatives Railroad Retirement	00027
2210 For Form 1041	Underpayment of Estimated Tax by Fiduciaries Fiduciary Income Tax Return	10417
2220 For Form 1120	Underpayment of Estimated Tax for Form 1120 US Corporation Income Tax	11207

## IRS Tax Forms *(continued)*

<b>IRS Tax Form Number</b>	<b>Form Name</b>
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### ► *For Individual Taxpayers*

1040	U.S. Individual Income Tax Return
1040ES	U.S. Declaration of Estimated Income Tax for Individuals
1040EZ	U.S. Income Tax Return For Single and Joint Filers With No Dependents
1040NR	U.S. Non-Resident Alien Income Tax Return

In addition to those listed above, the following Tax Forms can be paid through **EFTPS-OnLine**  
(for Individual Taxpayers):

706	U.S. Estate Tax Return
706A	U.S. Additional Tax Return
706GS (D)	Generation-Skipping Transfer Tax For Distribution
709	U.S. Gift Tax Return
926	Transfer or Property to Foreign Entity
990BL	Excise Tax-Black Lung Benefit Trust
3520	Information Return-Creation/Transfer to Foreign Trusts
5329	Return for IRA Taxes
IRC7803 (C)	Information Return Exempt Private Act Bond
8288	Withholding Disposal By Foreign Person U.S. Property
8404	Interest Charge DISC-Related Deferred Tax Liability
8697	Interest Under Look-Back Method for Completed Long-Term Contract
8725	Excise Tax of Greenmail
11-C	Special Tax Return and Application for Registry-Wagering



## SWIFT Answer Codes & Definitions

### Answer Codes & Definitions (Field 76 for SWIFT MT296 Messages)

- /1/ We hereby confirm that we carried out your order on (1) (YYMMDD)
- /2/ We hereby confirm that the transaction has been effected and advised on (1) (YYMMDD)
- /3/ Further information on details of payment is as follows (1)**
- /4/ Identification and address of the beneficiary are as follows (1)  
(new field 58a/59).
- /5/ The account should be with (1) (new field 57a).
- /6/ Please credit the account (1) (new field 58a/59).
- /7/ We confirm to you the regularity of the order mentioned in your query, with the following Authorization Code/Test Key Code word (1)
- /8/ We confirm amendment to your message as requested.
- /9/ We are unable to comply with your amendment request.
- /10/ We authorize you to debit our account.
- /11/ Cover refunded to the credit of (1) (account/place).
- /12/ Stop instructions are not acceptable. (Reason)
- /13/ Stop instructions duly recorded. (Further details, where applicable)
- /14/ Stop instructions valid until (1) (YYMMDD)

*Answer Number may contain one or more of the following codes in the cheque truncation environment:*

- /15/ Further information on the item per your request is as follows (1)
- /16/ Date, check number and query code (Original or Copy) of cheque sent (1)

*Number in bracket, eg., (1), means that supplementary information is required. This supplementary information must be the first information following the code number.*

## NACHA Reason Codes *(for SWIFT MT202 Return Messages)*

Return Code	Description
R01	Insufficient Funds
R02	Account Closed
R03	No Account/Unable to Locate Account
R04	Invalid Account Number
R05	RESERVED
R06	Returned per ODFI request
R07	Authorization Revoked by Customer
R08	Payment Stopped
R09	Uncollected Funds
R10	Customer Advises not Authorized
R11	Customer Truncation Entry Return
R12	Branch Sold to Another DFI
R13	Receiving DFI Not Qualified to Participate*
R14	Representative Payee Deceased
R15	Beneficiary or Account Holder Deceased
R16	Account Frozen
R17	FREE FORMAT TEXT (File Edit Record Criteria)
R18	Improper Effective Entry Date*
R19	Amount Field Error*
R20	Non-Transaction Account
R21	Invalid Company Identification
R22	Invalid Individual ID Number
R23	Credit Entry Refused by Receiver
R24	Duplicate Entry
R25	Addenda error*
R26	Mandatory Field error*
R27	Trace Number error*
R28	Routing Number Check Digit error*
R29	Corporate Customer Advises not Authorized
R30	RDFI not Participant in Check Truncation Program*
R31	Permissible Return entry
R32	RDFI Non-Settlement*
R33	Return of XCK entry
R34	Limited Participation DFI*

(\*) *These codes are generated directly by the ACH operator (Federal Reserve Bank).*

*continued*



**Codes to be used for Automated Dishonored Return Entries**

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R61	Misrouted Return
R62	Incorrect Trace Number
R63	Incorrect Dollar Amount
R64	Incorrect Individual Identification
R65	Incorrect Transaction Code
R66	Incorrect Company Identification
R67	Duplicate Return
R68	Untimely Return
R69	Multiple Errors
R70	Permissible Return Entry Not Accepted

**Codes to be used for Automated Contested Dishonored Return Entries**



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R71	Misrouted Dishonored Return
R72	Untimely Dishonored Return
R73	Timely Original Return
R74	Corrected Return

## Tax Payment Worksheet

Photocopy this worksheet for future use.

### ► EFTPS-Phone (Photocopy this worksheet for future use.)

- 1** You dial: **800-272-9872 or 312-441-5878**  
*(For information about International Access Codes, see page 33.)*  
 EFTPS responds: "Welcome to EFTPS—the Electronic Federal Tax Payment System"
- EFTPS prompts: "Please enter your 9-digit EIN/SSN" (Employee Identification Number or Social Security Number)
- 2** You enter:          (9-digit EIN/SSN)
- EFTPS prompts: "Enter your 4-digit PIN"
- 3** You enter:     (4-digit Personal Identification Number)
- EFTPS prompts: Lists the Main Menu Selections
- 4** You enter: **Press 1 (to initiate a tax payment);  
 Press 2 (to cancel a tax payment);  
 Press 3 (to add Bank Account Information).**
- EFTPS prompts: "Enter the 3-to-6 digit Tax Form number" (Example: Tax Form 1042)
- 5** You enter:
- EFTPS responds: "1042 – Foreign Person's Withholding Tax"
- EFTPS prompts: (System lists selection for type of payment)
- 6** You enter: **1 digit number for Tax Payment Type (Select Tax Payment Type from Voice Response System Prompt)**
- EFTPS prompts: "To apply this payment to the [tax period for entered tax form], press 1.  
 Press 2 for a different tax period." 
- EFTPS responds: "The next business date that the payment can be made is [date]."
- 7** You enter: **Press 1 to accept the next business date.  
 Press 2 to enter a different settlement date.** 

Depending on the Tax Form Number, the system may also prompt for the tax quarter (1, 2, 3 or 4) or for the tax period-month (01-12).

If you pressed 2 to enter a different settlement date:

**You enter:** The 6-digit tax payment settlement date by month, day, year.

**Example:** October 12, 2002 = 101202. (Note, the next business date you enter must be at least one business day in the future).

Proceed to Step 8.

continued

## Tax Payment Worksheet (continued)

EFTPS prompts: "Enter the Tax Payment Amount."  
 (You must enter cents even if you are reporting a whole dollar amount.)

**8** You enter: \$   ,    ,    .    
 (Your payment amount cannot exceed \$99,999,999.99)

EFTPS responds: "You have entered:" "Tax Form [Tax Form Number]"  
 "Tax Period [4-digit year, or a month/quarter and year, depending on the tax form]"  
 "Tax Payment Amount [Tax Payment Amount]"  
 "Withdraw Date [Tax Settlement Date]"

EFTPS prompts: "If this is correct, press 1. To enter a different Tax Payment Amount, press 2.  
 To void this transaction and return to the Main Menu, press 3.  
 To repeat this message, press the 'star' (\*) key."

**9** You enter: **The Menu Option from the VRS prompt (1-Accept; 2-Change; 3-Void)**

If you Pressed 1 to accept,

EFTPS responds: "Payment complete. Your EFT Acknowledgement Number is [EFT Acknowledgement Number]. Record the following EFT Acknowledgement Number for future reference. Again, your EFT Acknowledgement Number is [EFT Acknowledgement Number]."

**10** You record: **EFT Acknowledgement Number**

If you Pressed 2 or 3: Pressing 2 will return to prompts beginning with step #8.  
 Pressing 3 will void payment information and return to step #4.

EFTPS responds: "You may hang up now or press the 'star' key to repeat this message."



# IMPORTANT TERMS *to know*

1. **Confirmation Trace Number** – The unique number found on the EFTPS Confirmation/Update Form.
2. **EFT Acknowledgement Number** – The EFT Acknowledgement number is given to you when a payment has been accepted by EFTPS.
3. **EFTPS-Direct** – EFTPS-Direct is an electronic payment method that allows you to access EFTPS directly to make your tax payment by Internet or phone. On the date you indicate, EFTPS will initiate a debit against your U.S. bank account and your tax records will be updated with the IRS.
4. **EFTPS-OnLine** – EFTPS-OnLine is an EFTPS-Direct input method. Using a computer and a secure Internet browser you go to the EFTPS web site ([www.eftps.gov](http://www.eftps.gov)) to find enrollment and payment instructions. In addition, you can view your payment history. EFTPS-OnLine has a glossary and help mechanism to assist you. **Remember, you must have an Internet Password to have access to the secure pages on the site. For more information on obtaining a password call Customer Service or see page 7.**
5. **EFTPS-Phone (EFTPS Voice Response System)** – To use EFTPS-Phone, you dial the EFTPS toll-free 800 telephone number and the system will prompt you to enter your tax payment information using the keypad on your telephone. Those taxpayers with rotary dial telephones will be directed to a voice operator to make their tax payments. Taxpayers can make, schedule, or cancel tax payments by phone, as well as hear payment history or make changes to enrollment information. To make a tax payment using EFTPS-Phone call 1-800-272-9872 or 312-441-5878.
6. **Payment Scheduling for EFTPS-Direct** – Payment Scheduling (warehousing) offers individual taxpayers the option of making their tax payments up to 365 days in advance of tax due date, and business taxpayers up to 120 days in advance. EFTPS-Direct will store the tax payment instructions and your account will be debited on the tax due date you indicate. This is especially convenient when making regularly scheduled payments, such as quarterly estimated Form 1040ES payments. You can schedule your payments to be made weekly, monthly, quarterly, even daily.
7. **Personal Identification Number (PIN)** – Your four-digit PIN is your secured access to EFTPS and should not be shared. Your PIN is used in initiating an EFTPS-Direct transaction.
8. **Qualified Intermediaries (QI)** – A QI is a withholding agent under Chapter 3 of the Internal Revenue Code and a payor under Chapter 61 and Section 3406 of the Code for amounts that it pays to its account holders.

*continued*



## Important Terms (continued)

9. **Settlement Date** – The settlement date is the business date on which your designated U.S. bank account will be debited. Your tax payment must be initiated at least one calendar day prior to due date. You can designate which date will be the settlement date, but in order for your payment to be considered timely, it must occur no later than the due date for the return or payment. If you do not designate a settlement date, EFTPS will automatically establish the next business day as the settlement date.

*The **EFTPS-Direct deadline** (for online and phone) is 8:00 p.m. U.S. Eastern Time. (SWIFT has a 4:00 p.m. U.S. ET cutoff.) Payments made after cutoff will be applied to the next business day. Remember that the settlement date cannot be earlier than the next calendar date (in other words, your tax payment must be designated at least one calendar day prior to the settlement date) and you cannot designate your settlement date to fall on a Saturday, Sunday and U.S. federal holidays. Refer to the U.S. Federal Reserve Web Site at [www.frb.org](http://www.frb.org) for exact dates.*

### U.S. Holidays:

<i>New Year's Day</i>	<i>Labor Day</i>
<i>Martin Luther King Day</i>	<i>Columbus Day</i>
<i>Presidents Day</i>	<i>Veteran's Day</i>
<i>Memorial Day</i>	<i>Thanksgiving</i>
<i>Independence Day</i>	<i>Christmas</i>

*The **EFTPS-Through a Financial Institution deadline** will depend on the Financial Institution. **SWIFT Messaging/Same-Day Fedwires** must be sent by the U.S.-based Financial Institution by 5:00 p.m. U.S. Eastern Time. Fedwires sent after that time are rejected and must be resent the next business day.*

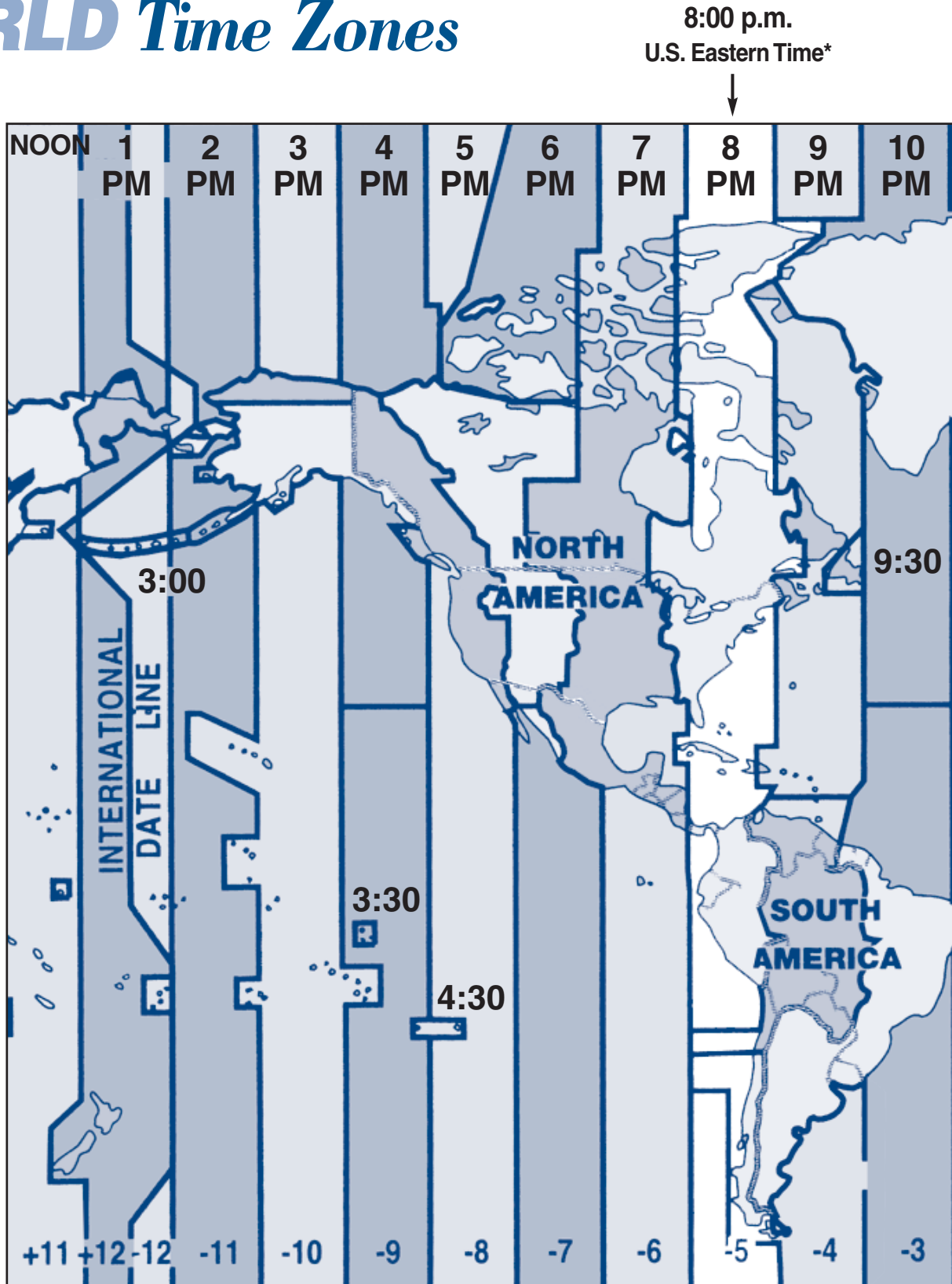
10. **SWIFT** – Society for Worldwide Interbank Financial Telecommunication. An alternative method for transmitting payments to EFTPS following specific messaging formats.
11. **Tax Deposit** – Funds and information to pay the U.S. federal tax liability of a business or individual, including daily, weekly, monthly or quarterly deposits. For example: Federal Tax Deposit (FTD) for IRS Form 945, Withheld Federal Income Tax. See Tax Payment.
12. **Tax Forms** – Designated IRS Tax Forms to make EFTPS payments. A list of tax forms are shown on pages 23-25 of this booklet.
13. **Taxpayer Identification Number (EIN/SSN)** – Your nine-digit EIN/SSN: Employer Identification (EIN) for Business; Social Security Number (SSN) for Individual.
14. **Tax Payment** – Funds and information to pay the U.S. federal tax liability of a business or individual. This includes payments with a Return or IRS Notice. For example: Payment due with a Return or Notice for IRS Form 1042, Annual Withholding Tax for Income of Foreign Persons. See Tax Deposit.
15. **Tax Period** – The tax period is the time period to which a tax form and tax payments are related.
16. **U.S.-Based Financial Institution** – U.S. depository institutions generally include commercial banks, mutual savings banks, federal savings banks, savings and loan associations, credit unions, and bankers' banks chartered in the United States.
17. **Withholding Foreign Partnerships or Trusts** – Withholding Foreign Partnerships and Withholding Foreign Trusts are entities that enter into withholding agreements with the IRS whereby the partnerships and trusts agree to withhold tax on payments of U.S. source income made to their partners or beneficiaries. References to Qualified Intermediaries can be interpreted to include Withholding Foreign Partnerships or Withholding Foreign Trusts throughout this document.

# EFTPS Contact Information

Function	International Access Code	Direct
<b>Customer Service</b> (24 hours a day, 7 days a week)		
<b>English Speaking:</b> <i>(en español and TTD Customer Service hours: 8 a.m.– 8 p.m. U.S. ET, Monday – Friday)</i>	<b>800-945-8400</b>	<b>312-441-5878</b>
<b>en español:</b>	<b>800-945-8600</b>	NOT AVAILABLE
<b>TDD (Hearing Impaired):</b>	<b>800-945-8900</b>	NOT AVAILABLE
<b>EFTPS-Phone</b> (Payments using EFTPS-Direct)		
<b>English Speaking:</b>	<b>800-272-9872</b>	<b>312-441-5878</b>
<b>en español:</b>	<b>800-945-9200</b>	NOT AVAILABLE
<b>TDD (Hearing Impaired):</b>	<b>800-945-9600</b>	NOT AVAILABLE
<b>EFTPS-Phone Practice System</b>		
<b>English Speaking:</b>	<b>800-945-6400</b>	NOT AVAILABLE
<b>en español:</b>	<b>800-945-6700</b>	NOT AVAILABLE
<b>TDD (Hearing Impaired):</b>	<b>800-945-6800</b>	NOT AVAILABLE
<b>EFTPS-OnLine: <a href="http://www.eftps.gov">www.eftps.gov</a></b>		
<b>Customer Service:</b>	<b>877-511-4899</b>	<b>312-441-5878</b>
<b>To Obtain an Internet Password</b>		
<b>Call:</b>	<b>800-488-9199</b>	<b>312-441-5878</b>
<b>Same-Day Fedwire Customer Service</b>		
<b>Call:</b> Monday through Friday <i>(except Federal Holidays)</i> 8:45 a.m.– 5:30 p.m. U.S. ET	<b>800-382-4500</b>	<b>612-204-5000, ext. 2250</b>
<b>E-mail:</b>	<b><a href="mailto:Mpls.ETACBAF@mpls.frb.org">Mpls.ETACBAF@mpls.frb.org</a></b>	
<b>International Access Telephone Codes (to obtain your access code)</b>		
<b>Web site:</b>	<b><a href="http://www.att.com/business_traveler/">www.att.com/business_traveler/</a></b>	



# WORLD Time Zones

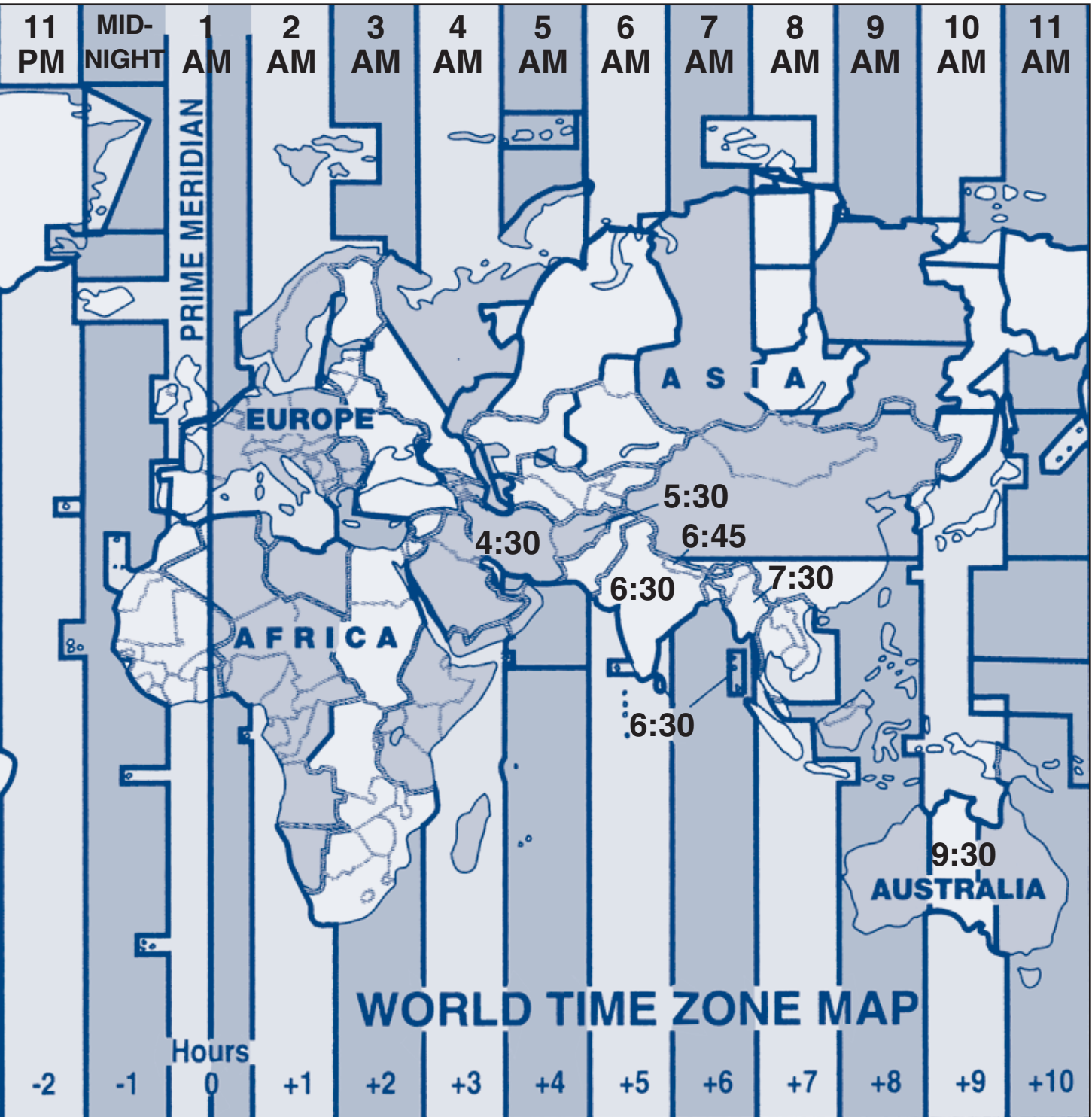


\*Note the + or - hours from U.S. Eastern Time to determine your cut-off time to make sure your EFTPS-Direct payment is received by 8:00 p.m. U.S. Eastern Time on the day before tax due date.

Same-Day Fedwire deadline is 5:00 p.m. U.S. ET.

*Any Questions?*

*Call EFTPS Customer Service at 1-800-945-8400 or 312-441-5878.*



**EFTPS DEADLINES:**

**EFTPS-Direct**  
(EFTPS-OnLine and EFTPS-Phone)

**EFTPS-Direct**  
(SWIFT Messaging)

**Same-Day Fedwire**  
(SWIFT Messaging)

**8:00 p.m.** U.S. Eastern Time  
1 calendar day in advance of due date

**4:00 p.m.** U.S. Eastern Time  
1 calendar day in advance of due date

**5:00 p.m.** U.S. Eastern Time  
on payment due date



## NOTES:



