



Check out the new  
EFTPS address  
**[www.eftps.gov](http://www.eftps.gov)**  
Now use EFTPS-OnLine  
as another payment  
option with  
EFTPS-Direct

# Financial Institution Handbook for EFTPS

*Internet Version*

*March 2002*



## Financial Institution FRB Handbook

*The primary purpose of this document is to provide financial institutions with information summarizing the key payment mechanisms available in the Electronic Federal Tax Payment System (EFTPS) for business taxpayers.*

*The electronic mechanisms used to support the electronic tax system may have implications for numerous operational areas within your organization. These areas include Automated Clearing House, Cash Management, Fedwire® Funds Transfer, Treasury Tax and Loan. Close review of the information contained in this booklet is strongly encouraged.*

### CONTENTS

<b>What is EFTPS?</b> . . . . .	<b>1-2</b>
<b>EFTPS—Things You Need to Know</b> . . . . .	<b>3</b>
<b>Enrollment</b> . . . . .	<b>4-8</b>
<b>Tax Payment Instructions</b> . . . . .	<b>9-18</b>
• EFTPS-Direct . . . . .	9-10
• EFTPS-Through a Financial Institution . . . . .	11-12
• Same-Day Payment . . . . .	13-18
– via Value Fedwire® . . . . .	15-16
– via Non-Value Fedwire® . . . . .	17-18
<b>Customer Assistance</b> . . . . .	<b>19</b>
<b>How Does EFTPS Affect Your Institution?</b> . . . . .	<b>20-25</b>
<b>Implementation</b> . . . . .	<b>26-27</b>
• EFTPS-Direct . . . . .	26
• EFTPS-Through a Financial Institution . . . . .	26
• Same-Day Payment Mechanisms . . . . .	27
• Deadlines . . . . .	27
<b>References</b> . . . . .	<b>28-34</b>
• CCD+ TXP Addenda Record Format . . . . .	28-31
• Routing & Account Numbers . . . . .	31
• IRS Tax Form Numbers . . . . .	32-33
• Sample Same-Day Payment Worksheet . . . . .	34
<b>Questions &amp; Answers</b> . . . . .	<b>35-37</b>
<b>For Further Information</b> . . . . .	<b>38-39</b>

## What is EFTPS?

The **Electronic Federal Tax Payment System (EFTPS)** is an electronic system for paying federal taxes. EFTPS benefits taxpayers, financial institutions, and the federal government by replacing the labor-intensive and costly paper-based system with one that streamlines and simplifies the payment of federal taxes.

With EFTPS, the paper-based system is converted into an electronic system—one in which tax payment information and funds move electronically. It is becoming the preferred method for tax payments by small, medium, and large businesses throughout the country.

### The primary objectives of EFTPS are:

1. to reduce the burden of compliance on taxpayers—by providing payment mechanisms that are convenient for all taxpayers.
2. to increase the speed, efficiency, and accuracy of tax payments and taxpayer account posting.
3. to expedite the availability of funds to the government—while providing critical investment decision-making information to the Treasury.

EFTPS eliminates the highly error-prone process of handling paper coupons and checks. Taxpayers no longer have to deliver their checks and coupons to their financial institution, or mail them to the IRS.

EFTPS interfaces with the TT&L program, enabling financial institutions to participate in Treasury's Investment Program.

In addition to the ease and convenience for taxpayers, EFTPS also provides several benefits to the federal government.

- The Internal Revenue Service (IRS) benefits by the reduction of paper payments and the receipt of more accurate tax payment information. The IRS is also able to access meaningful information management reports to perform a variety of analyses.
- The Financial Management Service (FMS) benefits from the acceleration of the receipt of tax classification information that is vital to making accurate investment and monetary policy decisions. In the current paper-based FTD system, it takes approximately **5 to 7 days** for FMS to receive the tax classification information compared to **1 day with EFTPS**.



**ACH** – Automated Clearing House

**CCD+ TXP** – formatted addenda record layout

**Collector Financial Institution** – TT&L funds are withdrawn immediately by FRB

**EFT Acknowledgement Number** – 15-digit Electronic Funds Transfer number assigned to each tax deposit

**EFTPS** – Electronic Federal Tax Payment System

**Fedwire®** – Federal Reserve communications network including the Funds Transfer Application

**Financial Agent** – financial institution designated by FMS to operate EFTPS

**FMS** – Financial Management Service of the Treasury

**FR-ETA** – Federal Reserve Electronic Tax Application

**FRB** – Federal Reserve Bank

**IRS** – Internal Revenue Service

**Name Control** – Usually the first four significant characters of the taxpayer's name used in conjunction with the TIN to identify a taxpayer.

**NCSA** – National Customer Service Area, the centralized TT&L help desk

**PATAX** – system to handle paper tax payments

**Retainer Financial Institution** – TT&L funds are available to financial institution

**TIP** – Treasury Investment Program

**TT&L** – Treasury Tax & Loan

**TGA** – Treasury's General Account



Call EFTPS Financial Institution Helpline for assistance:  
1-800-605-9876 (south) or 1-800-945-7900 (north)



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Financial institutions benefit from the elimination of a labor-intensive, error-prone paper process...saving time and money on the processing of paper checks and tax deposit coupons.

## Required Taxpayers

Any business taxpayer may use EFTPS. However, according to IRS regulations, businesses that pay more than \$200,000 in federal tax payments in any given year are required to use EFTPS for all their federal business tax payments the second year hence. For example: if a business pays \$200,000 or more in aggregate tax deposits for 2001, in **January of 2003** they must begin using EFTPS.



**PLEASE NOTE:** Taxpayers with aggregate federal tax deposits exceeding \$200,000 during any calendar year will become subject to the requirement to deposit by electronic funds transfer beginning January of the second succeeding year, and they can no longer use paper coupons for any tax payment.

**It is the taxpayer's responsibility and not the financial institution's to monitor this requirement.**

Taxpayers required to begin paying taxes electronically by January of each year are notified in advance by the IRS with instructions to enroll in EFTPS. These taxpayers are encouraged to enroll early and begin paying federal taxes electronically prior to the **January 1 start date**.

Required taxpayers that continue to use a paper coupon to pay federal taxes will be assessed a penalty by the IRS.

## EFTPS – Things You Need to Know

EFTPS—Electronic Federal Tax Payment System is easy to use. It is a tax payment system in which the federal tax payment information and funds move electronically, via the Automated Clearing House (ACH) or Same-Day Payment mechanisms. ACH allows taxpayers to electronically initiate tax payment transactions either directly through EFTPS (EFTPS-Direct also known as ACH Debit origination) or through their own financial institution (EFTPS-Through a Financial Institution also known as ACH Credit origination). In both cases, the result is a withdrawal from the taxpayer's account and a credit to the Treasury.

When taxpayers enroll in EFTPS, they have the flexibility of choosing how they want to make their payments:

**EFTPS-Direct (ACH Debit)**

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



**PLEASE NOTE:** While the Same-Day Payment mechanism is available to business taxpayers, it is not an EFTPS enrollment option. However, it is strongly recommended for payment accuracy that all Same-Day Payment users enroll in EFTPS.

Taxpayers selecting EFTPS-Direct will authorize an ACH Debit transaction against their bank account. When they choose to initiate their tax payment directly through EFTPS, the system will prompt them to provide the required information. Taxpayers use the Internet, PC software, or a voice response phone system to make tax payments 24 hours a day, 7 days a week.

Using EFTPS-Through a Financial Institution, taxpayers initiate their tax payments through their financial institution who will, in turn, originate an ACH Credit transaction on their behalf, debiting the taxpayers' bank account and sending the credit to Treasury's General Account. When sending an electronic tax payment transaction using ACH Credit, taxpayers are requested to provide the information needed to post the payment to their IRS tax account by using extended record formats called addenda records (p.28-31).



**REMEMBER:**  
**Taxpayers selecting EFTPS-Direct will authorize EFTPS to initiate an ACH debit transaction against their bank account. Using EFTPS-Through a Financial Institution, taxpayers authorize their financial institution to initiate an ACH Credit transaction. Taxpayers using a Same-Day Payment mechanism authorize their financial institution to initiate a Fedwire® transaction. In all cases, the result is the same: the taxpayer is debited and the Treasury is credited for the tax payment.**



Call EFTPS Financial Institution Helpline for assistance:  
1-800-605-9876 (south) or 1-800-945-7900 (north)



**Remember: Your responsibilities in the enrollment process for taxpayers electing EFTPS-Direct are:**

- ✓ verify the RTN and account number on the enrollment form if requested
- ✓ accept an ACH Debit pre-note
- ✓ verify that the information is correct on the pre-note, and send a Notification of Change (NOC) to EFTPS if any corrections should be made.

## Enrollment

Your customers will interface with EFTPS in three areas:

1. Enrollment (via EFTPS-OnLine or Paper)
2. Tax Payment
3. Customer Assistance

All taxpayers must enroll to participate in EFTPS.

### To Enroll

Visit [www.eftps.gov](http://www.eftps.gov) or enrollment forms can be obtained by calling **1-800-555-4477 South** or **1-800-945-8400 North**.

### Required Taxpayers

Taxpayers required to begin paying federal taxes electronically through EFTPS will receive notification from the IRS. The notification includes an EFTPS taxpayer enrollment form with instructions for completing the enrollment process.

### Voluntary Taxpayers

Taxpayers can volunteer at any time to pay federal taxes electronically using EFTPS. Enrollment forms and instructions are available online or from EFTPS Customer Service. Financial institutions may request enrollment forms for their customers by contacting the appropriate EFTPS Financial Institution Helpline.

### Enrollment is simple.

To enroll you may go to [www.eftps.gov](http://www.eftps.gov) or call EFTPS Customer Service for Tax Form 9779 for Businesses or Tax Form 9783 for Individuals. On the enrollment form, taxpayers indicate the payment method they will use to pay their taxes—either EFTPS-Direct (ACH Debit) or EFTPS-Through a Financial Institution (ACH Credit). While the Same-Day Payment mechanism is available to business taxpayers, it is not an EFTPS enrollment option. However, it is strongly recommended for payment accuracy that all Same-Day Payment users enroll in EFTPS.

**EFTPS™**  
Electronic Federal Tax Payment System

**Tax Form 9779 with Instructions (OMB 1545-1467)** Department of the Treasury

**Business Enrollment Form for EFTPS** – This form contains instructions to complete the Electronic Federal Tax Payment System (EFTPS) Enrollment Form for Business Taxpayers. It is to be used either for initial enrollment in the system or to add financial institution information. If you wish to use multiple accounts in one financial institution, or accounts in multiple financial institutions, you will need to provide multiple copies of the enrollment form.

For questions regarding EFTPS or this Enrollment Form please call: **EFTPS Customer Service**  
For TDD (hearing impaired) support see equafst | **1-800-945-8400 or 1-800-555-4477**  
**1-800-945-8400 or 1-800-731-4029**  
**1-800-945-8400 or 1-800-244-4829**

When your form is completed, please mail to: **EFTPS Enrollment Processing Center**  
P.O. Box 4210  
Iowa City, Iowa 52244-4210

You should receive your Confirmation/Update Form and instructions on using EFTPS approximately three to four weeks after we receive your Enrollment Form.

**INSTRUCTIONS**

1. **Employer Identification Number (EIN)**. Enter your EIN on the front of this form. If you do not have an EIN, you must obtain one before the date on the back of this form as the paper will cover an audit.
2. **Language Preference**. Mark an "X" in the box next to your language preference for confirmation letters and payment instructions.
3. **Business Taxpayer Name**. Print your business name exactly as it appears on the return. This only used characters A-Z, 0-9, #, &, and dash.
4. **Business Address**. This address should be the address as it appears on the business tax return that comes in a P.O. Box.
5. **Primary Contact Name**. Print the name of a person, partner, or other person who can be contacted for any questions and regarding this enrollment in the comments. If you have multiple addresses, you may print your primary contact.
6. **Primary Contact Mailing Address and Phone Number (if different from #4)**. You need not complete this address area if your contact's address is the same as the business address; if an address is provided here, it will be used to mail confirmation, response, and instruction booklets.
7. **Primary Contact Phone Number**. Print the phone number of the primary contact.

**MARKING INSTRUCTIONS:** • Use black or blue ink only.  
• Please print legibly; use one character per block. Use only capital letters. Keep all printing within the boxes.  
• Do not make any stray marks on this form.

**MARKING EXAMPLE:**  
1 A 5 2 4 7 1  
State Zip Code

**1. Employer Identification Number (EIN)** (Please enter EIN on reverse side also.)

**2. Language Preference**  
 English  
 Spanish

**3. Business Taxpayer Name**

**4. Business Address (cannot be a P.O. Box)**

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

International, Province, Country, and Postal Code: \_\_\_\_\_

**5. Primary Contact Name**

**6. Primary Contact Mailing Street Address (if different from #4 above cannot be a P.O. Box)**

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

International, Province, Country, and Postal Code: \_\_\_\_\_

**7. Primary Contact Phone Number**

US: \_\_\_\_\_ International: 011- \_\_\_\_\_ Country Code: \_\_\_\_\_ City Code: \_\_\_\_\_

NCS No. 111104 (09/97)

»»» To enroll in **EFTPS-Direct**, taxpayers have (2) enrollment options:

- **Online (www.eftps.gov)**
- **Paper Form (9779 for businesses, 9783 for individuals)**

Before taxpayers enroll in **EFTPS**, they'll need to have some information ready:

- **Taxpayer Identification Number (TIN)**  
This is an EIN (Employer Identification Number) for businesses.  
For individuals, this is a SSN (Social Security Number).
  - **Taxpayer financial institution information**
    - financial institution's RTN
    - account number
    - account type (checking or savings).
1. The taxpayer completes the enrollment form (either online or paper), indicating their financial institution's RTN, and their bank account number.
  2. The taxpayer may ask their financial institution to verify their RTN and account number. The taxpayer is responsible for sending the form to EFTPS.
  3. When EFTPS receives the enrollment, the taxpayer information is captured to create a taxpayer record in the EFTPS database.
  4. EFTPS then originates an ACH Debit pre-notification against the taxpayer's bank account to verify that the RTN and bank account numbers captured are correct. When you receive the pre-note transaction through ACH, you are expected to verify that the information is correct, and send a Notification of Change (NOC) to EFTPS if any corrections should be made.
  5. At the same time, EFTPS creates a validation file containing the Taxpayer Identification Number (TIN), name and address. That file is sent to IRS for validation against its taxpayer database. The validation file is returned to EFTPS with each taxpayer record amended to include the taxpayer's filing requirements.

Once a taxpayer is enrolled and wishes to use EFTPS-OnLine, an Internet Password must be obtained. For an Internet Password call:

**1-800-982-3526 (South)**

**1-800-488-9199 (North)**

The taxpayer will need their TIN, PIN and the last eight digits of their Enrollment Trace Number.



**ACH** – Automated Clearing House

**CCD+ TXP** – formatted addenda record layout

**Collector Financial Institution** – TT&L funds are withdrawn immediately by FRB

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**EFTPS** – Electronic Federal Tax Payment System

**Fedwire®** – Federal Reserve communications network including the Funds Transfer Application

**Financial Agent** – financial institution designated by FMS to operate EFTPS

**FMS** – Financial Management Service of the Treasury

**FR-ETA** – Federal Reserve Electronic Tax Application

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**IRS** – Internal Revenue Service

**Name Control** – Usually the first four significant characters of the taxpayer's name used in conjunction with the TIN to identify a taxpayer.

**NCSA** – National Customer Service Area, the centralized TT&L help desk

**PATAX** – system to handle paper tax payments

**Retainer Financial Institution** – TT&L funds are available to financial institution

**TIP** – Treasury Investment Program

**TT&L** – Treasury Tax & Loan

**TGA** – Treasury's General Account



Call EFTPS Financial Institution Helpline for assistance:  
1-800-605-9876 (south) or 1-800-945-7900 (north)



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## Confirmation Package

If all the information is correct on the enrollment form, then the EFTPS-Direct taxpayer is sent a Confirmation Package. This package includes:

- Confirmation Update Form showing all the information captured.
- Instructions on how to obtain an Internet Password.
- Payment Instruction Booklet that includes everything a taxpayer needs to know about EFTPS, including instructions for making tax payments using the voice response system and PC software, and instructions for making same-day payments.
- A Personal Identification Number (PIN) will be sent under separate cover. If the taxpayer enrolled online, their PIN will be sent to the taxpayer's official IRS address of record. If paper enrollment is used, the PIN will be sent to the Primary Contact.

The TIN and PIN combination are to be used by the taxpayer when making their tax payment through the EFTPS-Phone or EFTPS-PC Software, or when calling EFTPS Customer Service for any reason. In addition, an Internet Password is required for making payments through EFTPS-OnLine.

## »»» The enrollment process for a taxpayer selecting EFTPS-Through a Financial Institution is as follows:

1. the taxpayer checks with their financial institution to make sure their financial institution offers an ACH Credit origination service and that they are eligible to use this service;
2. the taxpayer completes the enrollment form online or mails it to EFTPS;
3. EFTPS then goes through the same process as with EFTPS-Direct—creating a taxpayer file, and sending a file to IRS for validation of the information received from the taxpayer. However, EFTPS does not create a pre-note, because ACH Credit tax payments are originated by the taxpayer's financial institution.

**EFTPS™**  
Electronic Federal Tax Payment System

Department of the Treasury

When your form is completed, please mail to:  
EFTPS Enrollment Processing Center  
P.O. Box 4210  
Iowa City, Iowa 52244-4210

**IMPORTANT: Please keep this form in your files for future reference.**

**Business Confirmation/Update Form for EFTPS –**  
Use this form to review or modify enrollment information for the Electronic Federal Tax Payment System (EFTPS). Critical errors and warnings appear on the Confirmation/Update form as shaded fields. Unless the cover letter indicates you have critical errors that make it impossible to complete your enrollment, it is not necessary to return this form. If you wish to correct non-critical errors, or update information on the file, please return this form.

For questions regarding EFTPS or this Form please call:  
EFTPS Customer Service 1-800-945-8400  
For TDD (hearing impaired) support 1-800-945-8007  
an equal opportunity

**INSTRUCTIONS:** All information that EFTPS currently has on file about enrolling your taxes electronically is printed on the left hand side of this highlighted areas, on the left hand side, indicate additions or errors. The right hand side is to be used to update or correct information relating to the problems or errors, or any changes you wish to make to the current information. Shaded blue areas, on the right hand side, indicate information that cannot be verified by the IRS. When completing this form, please print using all capital letters in blue or black ink.

Taxpayer Information		Please print any updates/corrections in this space	
1. Employer Identification Number (EIN). Your EIN can be used in this form only if the original EIN you supplied was correct. Check on EFTPS form whether EFTPS. If you wish to change through direct communication with the IRS.	1. Employer Identification Number (EIN) -	<b>PLEASE CALL THE IRS AT 1-800-945-8400 TO MAKE CHANGES TO TAXPAYER INFORMATION</b>	
2. Business Taxpayer Name. Your taxpayer name can be used in this form only if the original EIN you supplied was correct. Check a taxpayer name has been accepted by EFTPS. If you wish to change through direct communication with the IRS.	2. Business Taxpayer Name		
3. Business Address. You may update the business address only. Also, all state and province, country and postal code information only if the original information was accepted by EFTPS. When changing this data will be reflected on all communications to your taxpayer identification. Business Street taxpayer address information has been accepted by EFTPS. If you wish to change through direct communication with the IRS.	3. Business Street Address		
4. City, State and ZIP Code	4. City, State and ZIP Code		
5. Province, Country, and Postal Code	5. Province, Country, and Postal Code		
6. Language Preference	6. Language Preference (Check One) <input type="checkbox"/> English <input type="checkbox"/> Spanish		
Contact Information		Please print any updates/corrections in this space	
7. Primary Contact Name	7. Primary Contact Name	8. NEW Primary Contact Name	
8. Primary Contact Mailing Street Address	8. Primary Contact Mailing Street Address	9. NEW Primary Contact Mailing Street Address	
9. City, State, and ZIP Code	9. City, State, and ZIP Code	10. NEW City, State, and ZIP Code	
10. International Province, Country, and Postal Code	10. International Province, Country, and Postal Code	11. NEW Province, Country, and Postal Code	
11. Primary Contact Phone Number	11. Primary Contact Phone Number	12. NEW Primary Contact Phone Number	

NCS No. 111144

(over)



## Confirmation Package

The EFTPS-Through a Financial Institution taxpayer also receives a confirmation package which contains:

- Confirmation Update Form;
- Payment Instruction Booklet that includes everything a taxpayer needs to know about EFTPS, including:
  - ACH Credit instructions;
  - Same-Day Payment instructions;
- The Treasury RTN and account number to which the ACH Credit transactions should be directed.
- A Personal Identification Number (PIN) will be sent under separate cover. If the taxpayer enrolled online, their PIN will be sent to the taxpayer's official IRS address of record. If paper enrollment is used, the PIN will be sent to the Primary Contact.

For EFTPS-Through a Financial Institution payment method, taxpayers can access EFTPS online ([www.eftps.gov](http://www.eftps.gov)) or by calling Customer Service on the expected settlement date to verify that their payment was received. Taxpayers must provide their TIN and PIN to the Customer Service Representative.

The taxpayer will be instructed to bring their ACH Credit instructions to you:

- You will then originate a Zero Dollar ACH Credit transaction (Tran code 24 or 34) with the formatted addenda record that contains the relevant taxpayer information—the TIN, Name Control, tax form number, etc., so that EFTPS can verify the syntax of the record.
- EFTPS will send you an NOC if the Zero Dollar transaction or pre-note was received with any formatting errors. You will be instructed to contact the EFTPS Helpline for further information.



**PLEASE NOTE:** It's important to remember that the ACH Credit payment method requires a special ACH record format— a NACHA CCD+ with a TXP addenda. This information is contained on pages 28-31.



**Name Control –**  
Usually the first four significant characters of the taxpayer's name used in conjunction with the TIN to identify a taxpayer.



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Your responsibilities in the enrollment process for taxpayers electing *EFTPS-Through a Financial Institution* are:

- originate a Zero Dollar ACH Credit transaction (Tran code 24 or 34) or pre-notification with the formatted addenda record at least 10 days prior to the first live tax payment

### »»» Federal Reserve's Electronic Tax Application (FR-ETA) Same-Day Payment

Taxpayers do not select this option during enrollment. The FR-ETA payment mechanisms may be used by all business taxpayers as a *backup* to the other payment options. The FR-ETA Same-Day tax payment mechanism is:

- Fedwire® Funds Transfer
  - Value tax deposit messages (Typecode 1000)
  - Non-Value tax deposit messages (Typecode 1090)

Use of this mechanism is limited to business taxpayers. Taxpayers receive instructions on use of the Same-Day Payment option in their confirmation package.

### Enrollment Timing

For any payment option, the entire enrollment process requires approximately 2 to 4 weeks (reduced from 4-6 weeks) if no problems occur. It could take longer if enrollment problems arise. That's especially important for those taxpayers required to pay as of January of any year. It is advisable that taxpayers enroll early to allow enough time for their enrollment to be processed prior to making their first tax payment using EFTPS.

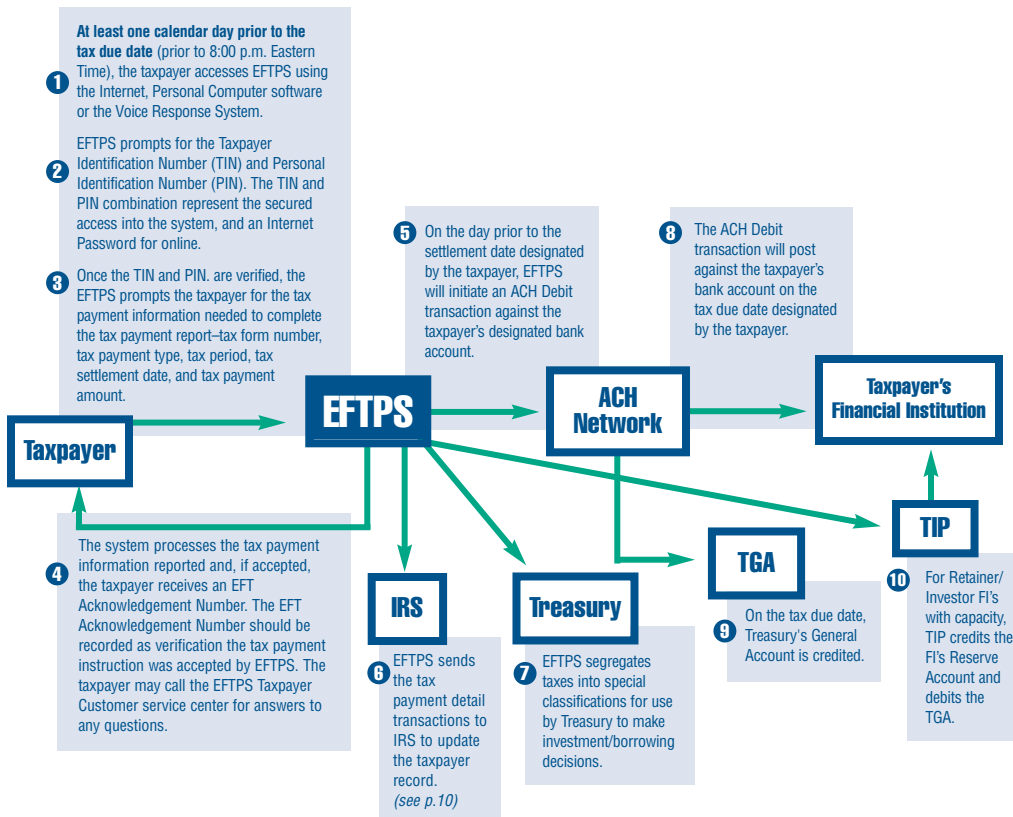
## › Tax Payment Instructions: EFTPS-Direct

With EFTPS-Direct a taxpayer has 3 payment options:

- **EFTPS-OnLine**
- **EFTPS-PC Software**
- **EFTPS-Phone**

All (3) methods are interchangeable.

Regardless of the payment option selected, the taxpayer controls the initiation of the tax payment.



### For EFTPS-Direct...

- by 8:00 p.m. Eastern Time, at least 1 calendar day prior to the tax due date, taxpayers access EFTPS to make their tax payment so that the ACH Debit settles against their account on tax due date.

EFTPS offers payment scheduling capabilities. This feature enables taxpayers to schedule their tax payments well in advance of tax due date—up to 120 days for business taxpayers and 365 days for individuals. EFTPS will store the tax payment instructions, and will originate the transaction 1 calendar day prior to the tax due date entered. Taxpayers who use this feature may access the system up until 2 business days prior to tax due date to cancel the transaction if necessary.



**REMEMBER:**  
EFTPS-Direct offers payment scheduling (warehousing) capabilities. This feature enables taxpayers to schedule their tax payments well in advance of tax due date—up to 120 days for business taxpayers and 365 days for individuals. Such scheduled transactions still settle on the designated tax due date.



Call EFTPS Financial Institution Helpline for assistance:  
1-800-605-9876 (south) or 1-800-945-7900 (north)



**REMEMBER:**

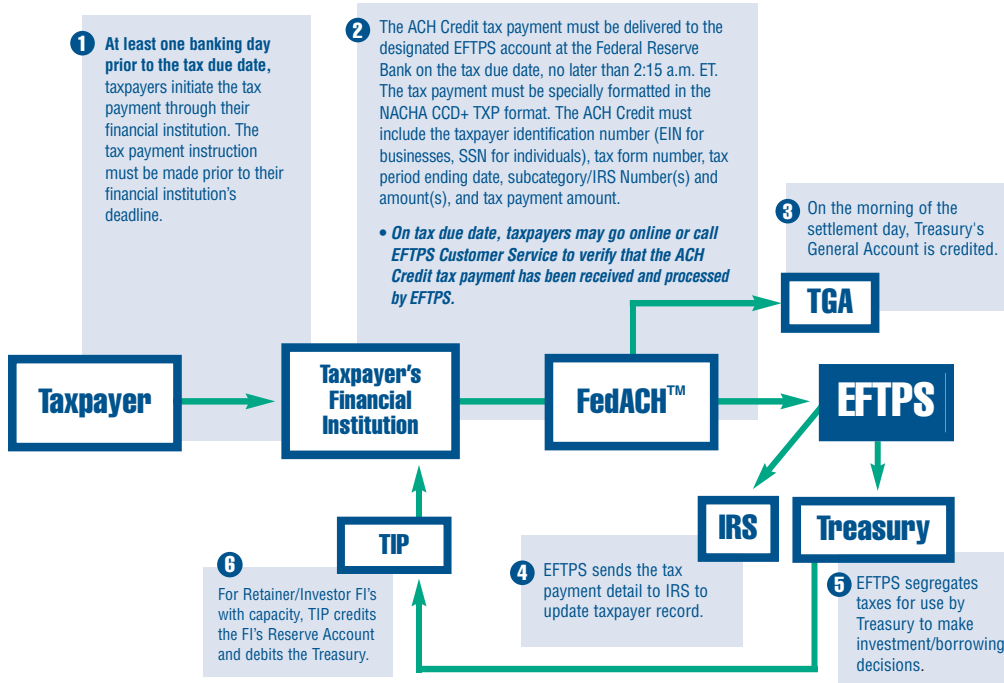
**The taxpayer must record and use the EFT Acknowledgement Number in any communications regarding that tax payment.**

- the taxpayer completes their tax payment via Internet, PC or phone. EFTPS verifies the tax payment information against the database. If the information passes validation, the taxpayer receives an EFT Acknowledgment Number, which serves as verification of the tax payment instruction. The taxpayer must record and use this EFT Acknowledgement Number in any communications regarding that tax payment. If EFTPS detects any error in the information reported, the error will be communicated to the taxpayer and they will have the opportunity to correct the information.
- throughout the day, EFTPS creates ACH Debit files that are transmitted to the FedACH™ for distribution to the receiving financial institutions.
- on the settlement date, Treasury's General Account is credited and the taxpayer's financial institution is debited via ACH.
- EFTPS also creates a file containing tax payment detail transactions. This file is delivered electronically to the IRS for updating taxpayer records.
- another file is created that segregates tax payments into tax classes and accumulates totals by tax classification. This file is sent electronically to the Treasury for use in making daily investment and monetary policy decisions.

**EFTPS-Direct also provides an automated interface with the TT&L program through TIP. For Retainer or Investor Financial Institutions (FIs) with TT&L capacity, TIP credits the FI's Reserve account and debits the Treasury. The FI's TT&L account is also credited with the investment funds.**

## Tax Payment Instructions: EFTPS-Through a Financial Institution

### For EFTPS-Through a Financial Institution...



- at least 1 banking day prior to the tax due date, the taxpayer initiates the ACH Credit tax payment through their financial institution.
- the financial institution is responsible for originating the ACH Credit tax payment on behalf of their customer. This transaction must be in the CCD+ TXP format, and must be delivered to the FRB no later than 2:15 a.m. ET (although 11:00 p.m. ET is preferred).

The financial institution must originate this transaction at least 1 banking day prior to tax due date.

- once the FedACH™ receives these tax transactions from the various financial institutions, it consolidates the tax transactions into an ACH Credit transaction information file that is transmitted to EFTPS for processing on the morning of the settlement date.



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**FMS** – Financial Management Service of the Treasury

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**NCSA** – National Customer Service Area, the centralized TT&L help desk

**PATAX** – system to handle paper tax payments

**Retainer Financial Institution** – TT&L funds are available to financial institution

**TIP** – Treasury Investment Program

**RTN** – a unique bank identifier; Routing Number

**TT&L** – Treasury Tax & Loan

**TGA** – Treasury's General Account



Call EFTPS Financial Institution Helpline for assistance:  
1-800-605-9876 (south) or 1-800-945-7900 (north)



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- at 8:30 a.m. ET on the settlement date, the FedACH™ credits Treasury's General Account for the total of the ACH credits directed to Treasury's RTN, and debits the financial institutions originating the transactions.
- EFTPS processes the file, validating and editing transactions to make sure they are formatted correctly, and they contain the tax payment information needed by IRS (TIN, payment amount, tax type, and tax period ending date). If the information is incorrect or missing, the payment may be returned or not posted to the correct account.
- as with EFTPS-Direct process, EFTPS delivers a file to IRS for updating taxpayer records, and a file to Treasury for use in making investment and monetary policy decisions.

**EFTPS-Through a Financial Institution also provides an automated interface with the TT&L program through TIP. For Retainer or Investor FIs with TT&L capacity, TIP credits the FI's Reserve account and debits the Treasury. The FI's TT&L account is also credited with the investment funds.**



**NOTE:** Please refer to the “ACH Settlement Day Finality Guide” for detailed information on ACH Finality. This document can be found at the FRFS Services Web Site (see page 39).

**If taxpayers choose to use EFTPS-Through a Financial Institution they can use EFTPS-OnLine only to check payment history. In order to do so, the taxpayer must obtain an Internet Password.**

## › Tax Payment Instructions: Same-Day Payment

### Same-Day Payment Instructions

Business taxpayers can also use the Same-Day Payment mechanism as a back-up. Through the Federal Reserve's Electronic Tax Application (FR-ETA), EFTPS supports two Same-Day Payment funds transfer formats:

- Value Fedwire®
- Non-Value Fedwire®

The financial institution's decision as to which alternative to use can be influenced by various factors:

- The financial institution is debited immediately for a Value Fedwire®. Any appropriate TT&L offsetting credit is posted (on the half-hour) after the transaction is passed to TIP hourly.
- Non-Value Fedwire® transactions are passed to TIP for appropriate accounting entries to the financial institution's Reserve and TT&L accounts.
- The financial institution's internal accounting with customer accounts.

\*Fedline® Taxpayer Deposit Application (non-value) is no longer available, as of July 1, 2001.



**REMEMBER:**  
The financial institution chooses which Same-Day Payment alternative is used. The taxpayer is not aware of the financial institution's choice.



Call EFTPS Financial Institution Helpline for assistance:  
1-800-605-9876 (south) or 1-800-945-7900 (north)

## Fedwire Tax Deposit: Field Names and Contents

Field Name	Typecode 1000	Typecode 1090
{1510} Typecode	<b>1000</b>	<b>1090</b>
{2000} Amount	<i>Total deposit amount.</i> The amount must be numeric, greater than \$0.00 and less than \$1 billion. The dollar sign, commas, and decimal point are not required. EXAMPLE: 1,000,000.00*	
{3100} Sender ABA and Name	<i>Originating ABA and Short Name</i>	
{3320} Reference Number	<i>Assigned by the originating depository institution</i>	
{3400} Receiver ABA Number and Name 091036177 FRBM/	<b>091036164 FR-ETA</b> (For Bulk Filers: <b>091036180 FRBM/Bank One</b> or <b>Bank of America</b> )	
{3600} Business Function Code	<b>CTR</b>	<b>IRS</b>
{4100} Beneficiary FI	<b>D20094900 IRS</b> <i>Contact Name and Telephone Number</i> EXAMPLE: Contact-Jane Smith (404) 555-1212	
{4200} Beneficiary	<b>9 Taxpayer ID Number:Name Control:</b> <i>Taxpayer Name:</i> <i>Tax Type:Tax Year:Tax Month:</i>	
{5000} Originator	<b>9 identifier#</b> <i>Taxpayer Name</i> <i>Street Address</i> <i>City State</i> <i>Address Line</i>	
{6000} Originator to Beneficiary Information	Breakdown of tax payment. Sum must equal total amount in {2000} Amount field, above.	

*Variable elements are italicized. Non-variable elements are in bold typeface.*

\* Users of Computer Interface (CI) should consult with their software vendors on the use of commas and decimal points.

# This identifier is determined by the financial institution. For example, it could be the taxpayer's account number at the financial institution.

\*\*Effective January 1, 2002, Bulk Filers may use Typecode 1000 for Same-Day Federal Tax Payments. FIs should coordinate initial use of the Typecode 1000 with their Bulk Filer customer.

The Fedwire® **value messages** settle immediately in Funds. The financial institution is debited and the Treasury is credited via the Federal Reserve. This option will then interface with the TIP system for Retainer and Investor Institutions. TIP will offset the transactions by debiting the Treasury and crediting the financial institution's TIP main account. These offset transactions will begin at 9:30 a.m. ET and occur hourly thereafter on the half-hour for Retainer/Investor FI's with capacity.

The Fedwire® **non-value message** does not settle in Funds. This option completely interfaces with the TIP system. Transactions will be passed to TIP hourly. For Retainer and Investor institutions with capacity, the transaction will post to the TIP main account hourly, on the half-hour. Reserve/clearing accounts will be debited hourly, on the half-hour, for Collector and Investor/Retainer institutions without capacity. Transactions related to non-value messages will post at the end of the day for daylight overdraft purposes.



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**Retainer Financial Institution** – TT&L funds are available to financial institution

**TIP** – Treasury Investment Program

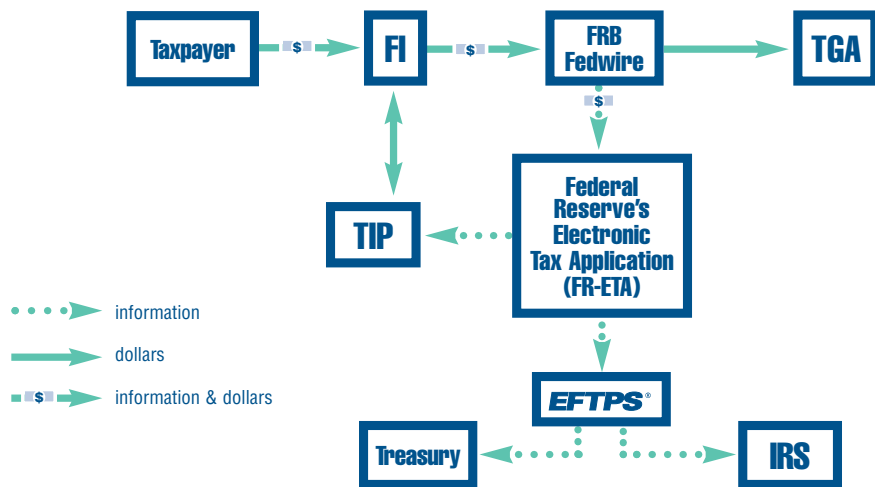
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**TGA** – Treasury's General Account



**Same-Day Payment via Value Fedwire®**



- On the tax payment due date, the taxpayer reports tax payment information to the financial institution and requests the financial institution to pay the Treasury for taxes due. The wire request is provided to the financial institution prior to the financial institution’s established cutoff time.
- The financial institution initiates the tax payment transaction on behalf of its customer.
- The financial institution creates a Fedwire® value message on behalf of its customer using a Typecode 1000. Taxpayer tax detail is provided in designated fields in a prescribed sequence (Refer to “Financial Institution Guidelines for Making Same Day Federal Tax Payments in EFTPS”). The Fedwire® value message settles in Funds immediately upon receipt. The financial institution is debited and the Treasury is credited.
- All Fedwire® value tax messages must be sent by 5:00 p.m. ET. Wires sent after this time are rejected and not accepted by FR-ETA.



**REMEMBER:** Cutoff times should allow for the possible return, perfection, and retransmission of messages. Messages sent after the cutoff are rejected and may result in IRS assessing a penalty to the taxpayer or financial institution for late payment.



**PLEASE NOTE:** Messages sent after the cutoff are rejected and may result in IRS assessing a penalty to the taxpayer or financial institution for a late payment.

- Financial institutions will need to establish an earlier cutoff time for customers to ensure that tax messages are sent prior to the 5:00 p.m. ET deadline. Cutoff times should allow for the possible return, perfection, and retransmission of messages.



Call EFTPS Financial Institution Helpline for assistance:  
1-800-605-9876 (south) or 1-800-945-7900 (north)

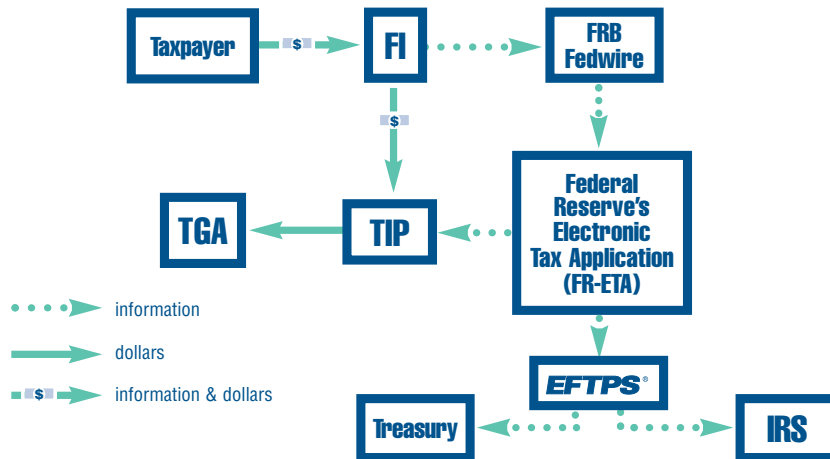


**REMEMBER:**  
A reversal request must contain adequate information to identify the original transaction, appropriate reasons for the request, and a contact name and phone number. To request a reversal after 5 business days, the taxpayer or financial institution must contact the IRS.

## Value Fedwire® (continued)

- Fedwire® passes the transaction information to the Federal Reserve's Electronic Tax Application (FR-ETA). The taxpayer detail information is extracted from the Fedwire value message and validated by FR-ETA in accordance with Treasury requirements.
- Tax payments containing invalid data may be returned to the originator via a Typecode 1002 funds transfer. The FI is credited with the Funds, and the Treasury is debited. If this happens, financial institutions should contact their customers to correct the transaction information and re-send the wire prior to the cutoff time.
- Financial institutions may request a reversal of a transaction up to 5 business days following the day of the original transaction. A reversal request is made via a Typecode 1001 (same-day) or Typecode 1007 (subsequent day) service message. A reversed transaction is returned to the sending financial institution via a Typecode 1002 (same day) or Typecode 1008 (subsequent day) funds transfer. A reversal request must contain adequate information to identify the original transaction, appropriate reasons for the request, and a contact name and phone number. To request a reversal after 5 business days, either the financial institution or the taxpayer must contact the IRS, depending on the reason for requesting the reversal.
- FR-ETA prepares an electronic advice for the total amount of electronic tax transactions reported by each financial institution. This information is reported electronically to TIP on an hourly basis (see TIP processing, page 20-21).
- FR-ETA interfaces with EFTPS to provide tax payment detail electronically to IRS on the tax payment due date.

## Same-Day Payment via Non-Value Fedwire®



- On the tax payment due date, the taxpayer reports tax liability information to the financial institution and requests the financial institution to pay the Treasury for taxes due. The wire request is provided to the financial institution prior to the financial institution's established cutoff time.
- The financial institution creates a Fedwire® non-value message on behalf of its customer using a Typecode 1090 with an IRS Business Function Code.
- All Fedwire® non-value messages must be sent by 5:00 p.m. ET. Messages sent after this time are rejected and not accepted by FR-ETA.



**NOTE:** Messages sent after the cutoff are rejected and may result in IRS assessing a penalty to the taxpayer or financial institution, for late payment.

- Financial institutions will need to establish an earlier cutoff time for customers to ensure that tax messages are sent to the FRB prior to the 5:00 p.m. ET deadline. Cutoff times should allow for the possible return, perfection, and retransmission of messages.
- Fedwire® passes the transaction information to the FR-ETA. The taxpayer detail information is extracted from the Fedwire® non-value message and validated by FR-ETA in accordance with Treasury requirements.
- Messages containing invalid data may be returned to the originator, via a Typecode 1090 service message with an SVC Business Function Code. When a Typecode 1090 is rejected, the transaction is not passed to TIP for settlement—no funds are moved. If this happens, financial institutions should contact their customers to correct the information and re-send the message prior to the cutoff time.



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**Call EFTPS Financial Institution Helpline for assistance:  
1-800-605-9876 (south) or 1-800-945-7900 (north)**



**Collector Financial Institutions –**  
accept electronic and/or paper tax deposits; retain paper tax deposits overnight; electronic deposits remitted.

**Retainer Financial Institutions –**  
retain a portion of electronic and/or paper tax deposits in its Main TT&L account (depending on capacity) at the FRB.

**Investor Financial Institutions –**  
retain a portion of electronic and/or paper tax deposits in its Main TT&L account (depending on capacity) at the FRB; also accept additional funds from the Treasury.

## Non-Value Fedwire® (continued)

- Financial institutions may request reversal of a transaction up to 5 business days following the date of the original transaction. A reversal request is made via a Typecode 1090 service message with an SVC Business Function Code. A reversed transaction is reported to the sending financial institution via a Typecode 1090 service message with an SVC Business Function Code. FR-ETA sends the information to TIP. A reversal request must contain adequate information to identify the original transaction, appropriate reasons for the request, and a contact name and phone number. To request a reversal after 5 business days, either the financial institution or the taxpayer must contact the IRS, depending on the reason to request the reversal.
- FR-ETA prepares an electronic advice for the total amount of electronic tax transactions reported by each financial institution. This information is reported electronically to TIP on an hourly basis (see TIP processing, page 20-21).
- TIP processes the transactions according to the financial institution's TT&L classification as follows:
  - **Retainer and Investor financial institutions:** amounts are posted to the TIP main account balance. No accounting entry is created unless otherwise dictated by normal TIP processing.
  - **Collector financial institutions:** TIP creates an accounting entry debiting the financial institution's reserve/clearing or designated TT&L correspondent account and crediting the Treasury hourly, on the half-hour. These transactions post at the end of the day for daylight overdraft reporting purposes.
- FR-ETA interfaces with EFTPS to provide tax payment detail electronically to IRS on the tax payment due date.

*(Additional information on the TT&L interface is on pages 20-21.)*

## Customer Assistance

You and your customers may also interface with EFTPS for customer assistance. Any questions you or your customers have can be answered by one of several customer service areas:

1. The Financial Institution Helpline handles calls from financial institutions regarding the EFTPS process.

*North: 1-800-945-7900*

*South: 1-800-605-9876*

**Available Monday-Friday 8:30 a.m. ET to 8:00 p.m. ET**

2. Taxpayer Customer Service handles calls from taxpayers that are enrolling in and making tax payments through EFTPS. Available 24 hours a day, 7 days a week. (See page 38 for telephone numbers.)

Service lines are staffed by highly trained professionals who are well-versed in the specific information needs of both taxpayers and financial institutions.

**Taxpayers requesting assistance from Customer Service must have their TIN and PIN available when calling. These two pieces of information are required so that EFTPS can verify their identity and eliminate the possibility of unauthorized disclosure. Taxpayers may also need the Confirmation/Update Form (9787) or enrollment trace number found in the PIN letter.**

3. The FR-ETA Customer Service Unit handles calls from financial institutions regarding the same-day payment mechanisms.
4. The National Customer Service Area handles calls from financial institutions regarding TT&L.
5. Financial Institutions with questions on ACH, Fedwire<sup>®</sup>, or Notification of Change (NOC) can contact their local FRBs.

*(See page 38-39 for phone numbers.)*



**Questions about EFTPS can be directed to the FMS, IRS, or EFTPS Customer Service. Telephone assistance for financial institutions is available Monday thru Friday (except federal holidays), 8:30 a.m. ET to 8:00 p.m. ET.**



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## How Does EFTPS Affect Your Institution?

### TT&L Interface—

One of the biggest impacts EFTPS may have on your organization is the integration with the TT&L program. The Treasury Tax and Loan investment program has been a popular and cost effective way for financial institutions to obtain investment funds at a favorable interest rate.

### Treasury Investment Program—TIP

Financial institutions participating in the TT&L program have the opportunity to use TIP, which offers many benefits:

- **qualified financial institutions may receive excess Treasury funds throughout the day, providing the institution has the capacity**
- **tax payments settled by TIP are processed to an institution's accounts throughout the day rather than at the end of the day**
- **electronic delivery of statements**
- **expanded hours for Same-Day Payments for many financial institutions—5:00 p.m. Eastern Time**

### For Retainer and Investor Financial Institutions

To support TIP, ACH tax payments collected through EFTPS are invested back into the main account balance of those institutions participating as Retainer and Investor depositories with capacity.

Both the ACH Debits and Credits result in a debit to the financial institution's reserve/clearing or designated ACH correspondent account and a credit to the Treasury for the amount of taxes due.

Each business day, EFTPS provides TIP a summary file of ACH tax activity by financial institution. TIP processes this information. If the financial institution is a Retainer or Investor institution with capacity, the TIP system credits the financial institution's reserve/clearing or designated TT&L correspondent account for the amount of taxes collected and increases the financial institution's TIP main account. These amounts remain in the TT&L account until the balance exceeds the balance limit or until withdrawn through a Treasury-initiated withdrawal. These withdrawals are charged to the financial institution's reserve/clearing or designated TT&L correspondent account.

If a financial institution uses the services of different correspondent banks to settle TT&L and ACH transactions, the following is the impact on the ACH and TT&L correspondents' reserve accounts:

- All electronic federal tax payments made through ACH are debited to the ACH correspondent's reserve account.
- All tax investments resulting from ACH Debit or Credit origination are credited to the TT&L correspondent's reserve account.

The transactions are defined as ACH on the daily TIP main account activity statement to aid in reconciliation of the TT&L account. Interest is calculated on invested payments at the normal TT&L interest rate.

### **Fedwire® value message interfaces with the TIP system.**

Fedwire® *value* tax payments settle immediately in Funds, resulting in a debit to the financial institution's reserve/clearing account and a credit to the Treasury in the amount of the funds transfer. The information is then sent to TIP. TIP will increase the financial institution's TIP main account balance and debit the Treasury for Investor and Retainer institutions with capacity. These transactions occur hourly on the half-hour beginning at 9:30 a.m. ET. These amounts remain in the TIP main account until the balance exceeds capacity or until withdrawn through a Treasury-initiated withdrawal. These withdrawals are charged to the financial institution's reserve/clearing or designated TT&L correspondent account. These transactions appear as "ETAV I" on the statement to aid in reconciliation of the TIP main account.

### **Fedwire® non-value message interfaces with the TIP system.**

Tax payments submitted through the Fedwire® *non-value* tax payment mechanism are processed through and posted to the TIP main account balance, as applicable. These amounts remain in the TIP main account until the balance exceeds the capacity or until withdrawn through a Treasury-initiated withdrawal. These withdrawals are charged to the financial institution's reserve/clearing or designated TT&L correspondent account.

Tax payments settled electronically require collateralization when the funds are deposited to the TIP main account.



**REMEMBER:**  
Depository institutions do not need to be designated as TT&L depositories to participate in EFTPS. Treasury regulations published in 1998 accommodate non-TT&L financial institution use of all EFTPS applications.



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## Collector Financial Institutions

Financial institutions do not need to be designated as TT&L financial institutions to participate in EFTPS. Treasury regulations published in 1998 accommodate non-TT&L financial institution use of all EFTPS applications.

Electronic federal tax payments submitted through the EFTPS-Direct or EFTPS-Through a Financial Institution are treated the same as other ACH transactions - the financial institution is debited and the Treasury is credited.

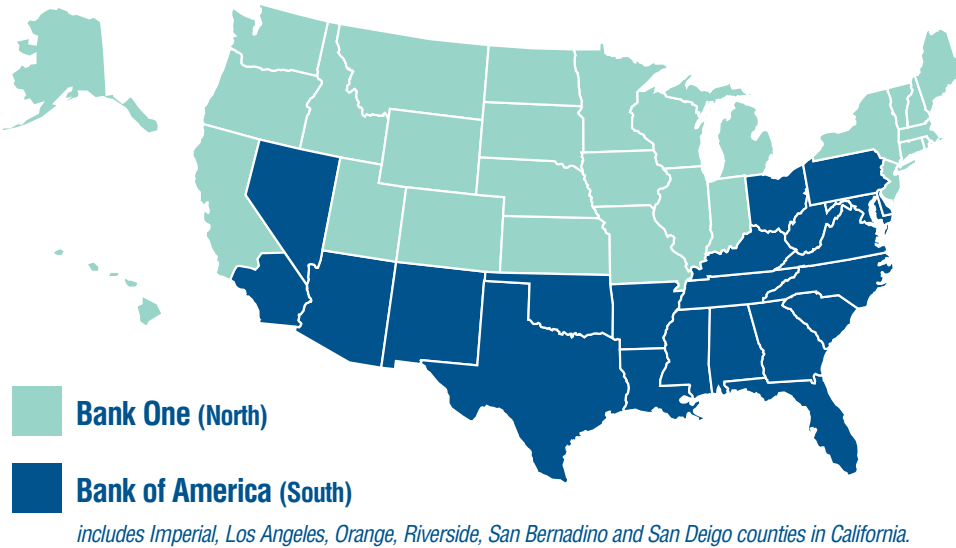
For Collector Financial Institutions: Electronic federal tax payments submitted through the Fedwire® non-value tax payment mechanism are processed through TIP. Transactions are included in the withdrawal amount charged to the financial institution's reserve/clearing or designated TT&L correspondent account. Transactions occur hourly but are posted at the end of the day for daylight overdraft reporting purposes. The Treasury is credited for the tax amount.

Funds paid electronically through or by a Collector or a Non-TT&L financial institution do not require collateralization.



## Financial Agents

The Treasury chose two financial agents to manage EFTPS—Bank One and Bank of America. The country is divided almost in half between the two financial agents.



For EFTPS-Through a Financial Institution, there are two unique RTN's and account numbers to which you may be required to send ACH credits.

*For the northern portion of the country...*

Routing Number (RTN)	071036210
Account Number	04236036
Account Name	Treasury General Account

*For the southern portion of the country...*

Routing Number (RTN)	061036000
Account Number	23401009
Account Name	Treasury General Account

The taxpayer will generally be assigned to one of the financial agents based on the taxpayer's geographic location. The fact that there are two financial agents is transparent to the taxpayer.



**NOTE:** FR-ETA serves taxpayers and Financial Institutions nationwide that require a same day pay alternative. For routing and transit information, see the Fedwire® Format on page 14.



**REMEMBER:**  
The taxpayer will generally be assigned to one of the financial agents based on the taxpayer's geographic location. The fact that there are two financial agents should be transparent to the taxpayer.



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## Taxpayer Liability

For EFTPS-Direct, the taxpayer is responsible for...

- reporting the tax payment at least 1 calendar day prior to tax due date
- making sure they receive an EFT Acknowledgment Number from EFTPS and they have a record of it
- making sure they have sufficient funds in their account to cover the tax payment

If these criteria are met, the taxpayer's liability is satisfied. Any subsequent delays that occur are not the taxpayer's responsibility.

For EFTPS-Through A Financial Institution, the taxpayer is responsible for...

- ensuring their tax payments are delivered to EFTPS by tax due date. Any delays will result in a penalty being assessed to the taxpayer.
- EFTPS does not provide an EFT Acknowledgment Number for ACH credits because they are originated through the taxpayer's financial institution. Your customers may wish to receive some sort of proof of payment from you that their ACH Credit was originated.

However, taxpayers can access the EFTPS Customer Service Center on the settlement date to verify the payment was received. Once EFTPS receives and processes an ACH Credit tax payment, it assigns a unique identification number called an EFT Acknowledgment Number. A taxpayer originating an ACH Credit tax payment can obtain the EFT Acknowledgment Number when calling to verify the payment was received.

For Same-Day Payment, the taxpayer is responsible for...

- requesting the financial institution to make the payment prior to the financial institution's cutoff time.
- ensuring sufficient funds are in the appropriate account to cover the tax payment.

FR-ETA does not provide the EFT Acknowledgment Number to the financial institution, unless requested. The taxpayer can get this information from EFTPS on the following business day.

## Financial Institution Liability

The financial institution assumes limited liability with ACH Debit. If your customer does not have sufficient funds in their account, you can always return the item. Your main liability would be if you failed to return the item. Your existing ACH agreements may not need to be changed to accommodate additional liability with EFTPS.

For ACH Credit, the situation is somewhat different. If the taxpayer can prove that the ACH Credit instructions were delivered to you by the appropriate deadlines and you failed to originate the ACH Credit, IRS may abate the taxpayer's penalty. Treasury may also make a value-of-funds adjustment on the financial institution due to the delays. For ACH Credit tax payments, you may want to review your ACH agreements to make sure you have provisions and clauses regarding penalties—penalties to you and to your customers.



**NOTE:** For Same-Day Payments, please refer to the Federal Reserve's Operating Circulars No. 6, "Funds Transfers Through Fedwire," and No. 9, "Federal Tax Payments and Treasury Tax & Loan Depositories."



**ACH** – Automated Clearing House

**CCD+ TXP** – formatted addenda record layout

**Collector Financial Institution** – TT&L funds are withdrawn immediately by FRB

**EFT Acknowledgement Number** – 15-digit Electronic Funds Transfer number assigned to each tax deposit

**EFTPS** – Electronic Federal Tax Payment System

**Fedwire**® – Federal Reserve communications network including the Funds Transfer Application

**Financial Agent** – financial institution designated by FMS to operate EFTPS

**FMS** – Financial Management Service of the Treasury

**FR-ETA** – Federal Reserve Electronic Tax Application

**FRB** – Federal Reserve Bank

**IRS** – Internal Revenue Service

**Name Control** – Usually the first four significant characters of the taxpayer's name used in conjunction with the TIN to identify a taxpayer.

**NCSA** – National Customer Service Area, the centralized TT&L help desk

**PATAX** – system to handle paper tax payments

**Retainer Financial Institution** – TT&L funds are available to financial institution

**TIP** – Treasury Investment Program

**RTN** – a unique bank identifier; Routing Number

**TT&L** – Treasury Tax & Loan

**TGA** – Treasury's General Account



Call EFTPS Financial Institution Helpline for assistance:  
1-800-605-9876 (south) or 1-800-945-7900 (north)



**REMEMBER:**  
Whether or not you offer ACH software (PC-based origination or electronic payment), you may need to modify your programs to incorporate the CCD+ TXP format.

## Implementation

### For EFTPS-Direct...

#### 1. Verify enrollment information and pre-notes received.

During the enrollment process, EFTPS-Direct taxpayers may ask you to verify the RTN and bank account information on their enrollment form before it is submitted to EFTPS. You will subsequently receive an ACH Debit pre-note to again verify that information. If there are any corrections to be made, you must send a Notification of Change to EFTPS.

#### 2. Consider debit blocking or debit filtering for your ACH products.

If you offer ACH origination products, you may wish to add a debit blocking or filtering module to your system. This capability can help reassure customers that only authorized activity will occur on their account.



**NOTE:** Financial institutions that offer debit-blocking services to their corporate account holders should ensure that their systems permit debit reversal entries to post.

### For EFTPS-Through a Financial Institution...

#### 1. Integrate NACHA CCD+ TXP format into your systems.

Whether you offer PC-based origination software or an electronic tax payment service, or you do not offer either of those, you may need to modify your programs to incorporate the CCD+ TXP format. (See page 28 for further details.)

#### 2. Initiate a Zero Dollar transaction with formatted TXP addenda record.

During the enrollment process, you will be required to initiate a Zero Dollar transaction with the formatted TXP addenda record to verify the taxpayer information required by EFTPS. (See pages 28-31 for addenda record.)

#### 3. If you offer PC-based origination software or an electronic tax payment service...

- modify those programs to include possible transactions to two RTN's and two EFTPS account numbers
- make sure your systems deliver payments to EFTPS, not IRS, on tax due date
- make sure customers still enroll in EFTPS, even if they participate in your electronic tax payment service
- determine if your customers want to receive an acknowledgment from you to prove their ACH Credit was originated

## For Same-Day Payment...

### Modify wire transfer software.

For Non-Value Fedwire®, your wire transfer software may need to be modified to process a Typecode 1090 administrative message, IRS Business Code, with dollars attached, enabling you to transfer funds out of your customer's account without transferring funds from your Fed account. If you offer PC-based wire transfer services to your customers, these applications must be changed as well to support the correct formatting of the tax payment information.

## EFTPS Deadlines

	Future Day Options		Same-Day Options	
	EFTPS-Direct	EFTPS-Through a Financial Institution	Fedwire® Typecode 1000	Fedwire® Typecode 1090
<b>Taxpayer Deadline</b>	8:00 p.m. ET (1 calendar day before tax due date)	To be determined by Taxpayer's financial institution	To be determined by Taxpayer's financial institution	To be determined by Taxpayer's financial institution
<b>EFTPS Deadline</b>	1:30 a.m. ET (tax due date)	NA	NA	NA
<b>Taxpayer's Financial Institution Deadline</b>	NA	11:00 p.m. ET (1 calendar day before tax due date)	5:00 p.m. Eastern Time	5:00 p.m. Eastern Time
<b>FRB ACH to Financial Institution Deadline</b>	6:00 a.m. ET (tax due date)	NA	NA	NA
<b>Treasury Investment Program posting times</b>	11:00 a.m. ET (tax due date)*	8:30 a.m. ET (tax due date)*	Hourly basis beginning at 9:30 a.m. ET	Processed hourly, post end of day for daylight overdraft purposes

\* ACH summary information is passed to TIP early in the morning; the offsets post at these times.

For more extensive information you may request “Guidelines for Making Same-Day Federal Tax Payments in EFTPS” by calling the FR-ETA Help Desk at 1-800-382-0045.



**ACH** – Automated Clearing House

**CCD+ TXP** – formatted addenda record layout

**Collector Financial Institution** – TT&L funds are withdrawn immediately by FRB

**EFT Acknowledgement Number** – 15-digit Electronic Funds Transfer number assigned to each tax deposit

**EFTPS** – Electronic Federal Tax Payment System

**Fedwire®** – Federal Reserve communications network including the Funds Transfer Application

**Financial Agent** – financial institution designated by FMS to operate EFTPS

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**Name Control** – Usually the first four significant characters of the taxpayer's name used in conjunction with the TIN to identify a taxpayer.

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**PATAX** – system to handle paper tax payments

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**RTN** – a unique bank identifier; Routing Number

**TT&L** – Treasury Tax & Loan

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Call EFTPS Financial Institution Helpline for assistance:  
1-800-605-9876 (south) or 1-800-945-7900 (north)

## References

### CCD+ TXP Addenda Record Format

The following is an explanation of the ACH Credit record layout as it pertains to EFTPS. Any fields not specifically identified below should be formatted according to NACHA Operating Rules (NACHA Operating Rules are available from NACHA or your local ACH association).

#### ACH File Header Record

Field	Position	Data Element Description	Length	ACH and EFTPS Content
1	01-01	Record Type Code	1	"1"
2	02-03	Priority Code	2	"01"
3	04-13	Immediate Destination	10	bTTTTAAAAC
4	14-23	Immediate Origin	10	bTTTTAAAAC
5	24-29	File Creation Date	6	"YYMMDD"
6	30-33	File Creation Time	4	"HHMM"
7	34-34	File ID Modifier	1	Upper Case A-Z, Numeric 0-9
8	35-37	Record Size	3	"094"
9	38-39	Blocking Factor	2	"10"
10	40-40	Format Code	1	"1"
11	41-63	Immediate Destination Name	23	Alphameric
12	64-86	Immediate Origin Name	23	Alphameric
13	87-94	Reference Code	8	Alphameric

The record layout should be formatted according to NACHA Operating Rules and your financial institution's requirements

#### ACH Batch Header Records for All Entries

Field	Position	Data Element Description	Length	ACH Content	EFTPS Content / Definition
1	01-01	Record Type Code	1	"5"	"5"
2	02-04	Service Class Code	3	Numeric	Numeric
3	05-20	Company Name	16	Alphameric	Alphameric / Originator (Taxpayer's Name)
4	21-40	Company Discretionary Data	20	Alphameric	Alphameric
5	41-50	Company Identification	10	Alphameric	Alphameric / Originator (Taxpayer's ID#)
6	51-53	Standard Entry Class	3	Alphameric	"CCD"
7	54-63	Company Entry Description	10	Alphameric	Tax Payment
8	64-69	Company Descriptive Date	6	Alphameric	Alphameric Data
9	70-75	Effective Entry Date	6	YYMMDD	Tax Due Date / The date the taxes are due. Displayed as YYMMDD.
10	76-78	Settlement Date (Julian)	3	Numeric	Numeric (Inserted by ACH Operator)
11	79-79	Originator Status Code	1	Alphameric	"1"
12	80-87	Originating DFI Identification	8	TTTTAAAA	RTN of Originating Financial Institution
13	88-94	Batch Number	7	Numeric	Uniquely Assigned

Field 2 Content  
 Service Class Code: 200=ACH Entries Mixed Debits and Credits  
 220=ACH Credit Entries Only  
 225=ACH Debit Entries Only

Format remaining fields according to NACHA Operating Rules and your financial institution's requirements.

## ACH Entry Detail Record for CCD+

Field	Position	Data Element Description	Length	ACH Content	EFTPS Content / Definition
1	01–01	Record Type Code	1	"6"	"6"
2	02–03	Transaction Code	2	Numeric	22, 32 Automated Deposit (Credit) 23, 33 Prenote (Credit) 24, 34 Zero Dollar (Credit)
3	04–11	Receiving DFI Identification	8	TTTTAAAA	IRS Routing / Transit Number. (First 8 positions) See page 23 or page 31
4	12–12	Check Digit	1	Numeric	IRS Routing / Transit Number. (Last position) See page 23 or page 31
5	13–29	DFI Account Number	17	Alphameric	IRS Account Number. See page 23
6	30–39	Amount	10	\$\$\$\$\$\$¢¢	\$\$\$\$\$\$¢¢ / Tax Payment Amount
7	40–54	Identification Number	15	Alphameric	EIN / The taxpayer's 9-digit Employer Identification Number (EIN)
8	55–76	Receiving Company Name	22	Alphameric	IRS
9	77–78	Discretionary Data	2	Alphameric	Optional
10	79–79	Addenda Record Indicator	1	Numeric	" 1 " / TXP addenda must follow the detail record
11	80–94	Trace Number	15	Numeric	Uniquely Assigned

## CCD+ Addenda Record

Field	Data Element Name	Field Inclusion Requirement	Contents	Length	Position
1	Record Type Code	M	"7"	1	01-01
2	Addenda Type Code	M	"05"	2	02-03
3	Payment Related Information	M	Alphameric	80	04-83
4	Addenda Sequence Number	M	Numeric	4	84-87
5	Entry Detail Sequence Number	M	Numeric	7	88-94

**REMEMBER:** You must use the CCD+ TXP format to initiate correct ACH Credit transactions.



For assistance, call EFTPS Financial Institution Helpline:  
1-800-605-9876 (south) or 1-800-945-7900 (north)

## ACH TXP Addenda Record

M=Mandatory C=Conditional O=Optional

**Note:** Taxpayers must use the tax period ending date for the type of tax being paid...not the date of the tax payment.

TXP #	Field	Data Element Description **ACH Addenda Record**	Field Inclusion	Length	EFTPS Content / Definition
---	3	Segment Identifier	M	3	"TXP"
---	3	Separator	M	1	" * "
TXP01	3	Taxpayer Identification Number	M	9	9-Digit EIN / This is the taxpayer's Employer Identification Number. It must be 9 digits.
---	3	Separator	M	1	" * "
TXP02 <sup>1</sup>	3	Tax Payment Type Code	M	1/5	Numeric--(See Page 32-33)--IRS Tax Form Numbers Table
---	3	Separator	M	1	" * "
TXP03	3	Tax Period End Date	M	6	YYMMDD / This is the tax period ending date for the IRS Return for which the liability is being paid in YYMMDD format (provided by taxpayer). <b>It is not the payment date.</b> Taxpayer will supply only YYMM. Because ACH requires YYMMDD, always use "01" for day of month.
---	3	Separator	M	1	" * "
TXP04 <sup>2</sup>	3	Amount Type (Tax Information ID Number)	M	1/5	Subcategory or IRS Number. If none, repeat tax form from TXP02. Used for tax breakdown by subcategory (for 941 or CT-1) or IRS Number (for 720 or 720M). For all other tax forms, repeat tax form number from TXP02.
---	3	Separator	M	1	" * "
TXP05 <sup>3</sup>	3	Tax Amount	M	1/10	\$\$\$\$\$\$¢¢ If there are no subcategory or IRS Number amounts, this is the same amount as in field "6" of the ACH Entry Detail Record (6 record). If subcategories are reported, then the amount fields TXP05, TXP07, and TXP09 must balance to the tax payment amount in field "6" of the ACH Entry Detail Record.
---	3	Separator	O	1	" * "
TXP06 <sup>2</sup>	3	Amount Type (Tax Information ID Number)	O	1/3	Subcategory or IRS Number, if applicable. / otherwise do not include
---	3	Separator	O	1	" * "
TXP07 <sup>2</sup>	3	Tax Amount	C	1/10	\$\$\$\$\$\$¢¢, if applicable. / otherwise do not include
---	3	Separator	O	1	" * "
TXP08 <sup>2</sup>	3	Amount Type (Tax Information ID Number)	O	1/3	Subcategory or IRS Number, if applicable. / otherwise do not include
---	3	Separator	O	1	" * "
TXP09 <sup>3</sup>	3	Tax Amount	C	1/10	\$\$\$\$\$\$¢¢, if applicable. / otherwise do not include
---	3	Separator	O	1	" * "
TXP10	3	Taxpayer Verification			Not Used
---	3	Terminator	M	1	" \ "

1 TXP02 Refer to the IRS Tax Form Numbers on pages 32-33.

2 TXP04, 06, 08 Tax information ID numbers are for filing Tax Form 720, 720M, 941 and CT-1. Enter the exact one -, two -, or three - digit code with no leading or trailing spaces.

3 TXP05, 07, 09 If amounts are entered in these fields, they must total the sum in field 6 of the detail entry record.

NOTE: • TXP01, TXP02, TXP03, TXP04 and TXP05 are required fields. If there are no subcategories to report, the tax type is repeated in TXP04 and the total dollar amount from the "6" Record is repeated in TXP05.

• The addenda record requires 80 characters in field 3. Data in field 3 should be left-justified and end with the terminator "\". Spaces after the "\" up to field 4 are blank filled.

• Since you cannot have more than 3 subcategories per CCD addenda record, a new record must be created if there are more than 3 subcategories to report.

• The amount in field "6" of the 6 Record must equal the sum of the amounts in the TXP segments for all tax types that report subcategories.

• The illustrations above relate to the specific applications outlined and are not intended to depict situations which will always be appropriate.



## ACH Batch Control Record

Field	Position	Data Element Description	Length	Content
1	01-01	Record Type Code	1	"8"
2	02-04	Service Class Code	3	Numeric
3	05-10	Entry/Addenda Count	6	Numeric
4	11-20	Entry Hash	10	Numeric
5	21-32	Total Debit Entry Dollar Amount	12	\$\$\$\$\$\$\$\$\$cc
6	33-44	Total Credit Entry Dollar Amount	12	\$\$\$\$\$\$\$\$\$cc
7	45-54	Company Identification	10	Alphanumeric
8	55-73	Message Authentication Code	19	Alphanumeric
9	74-79	Reserved	6	Blanks
10	80-87	Originating DFI Identification	8	TTTTAAA
11	88-94	Batch Number	7	Numeric

## ACH File Control Record

Field	Position	Data Element Description	Length	Content
1	01-01	Record Type Code	1	"9"
2	02-07	Batch Count	6	Numeric
3	08-13	Block Count	6	Numeric
4	14-21	Entry/Addenda Count	8	Numeric
5	22-31	Entry Hash	10	Numeric
6	32-43	Total Debit Entry Dollar Amount in File	12	\$\$\$\$\$\$\$\$\$cc
7	44-55	Total Credit Entry Dollar Amount in File	12	\$\$\$\$\$\$\$\$\$cc
8	56-94	Reserved	39	Blanks

These record layouts should be formatted according to NACHA Operating Rules and your financial institution requirements.

## Routing and Account Numbers

**The EFTPS Receiving Routing Number and Account Number is:**

*For the northern portion of the country...*

Routing Number (RTN)	071036210
Account Number	04236036
Account Name	Treasury General Account

*For the southern portion of the country...*

Routing Number (RTN)	061036000
Account Number	23401009
Account Name	Treasury General Account

**Questions about EFTPS can be directed to the FMS, IRS, or EFTPS Customer Service. Financial institution telephone assistance is available Monday thru Friday (except federal holidays), 8:30 a.m. ET to 8:00 p.m. ET.**



**For assistance, call EFTPS Financial Institution Helpline:  
1-800-605-9876 (south) or 1-800-945-7900 (north)**

Valid IRS Tax Types and Subcategories in EFTPS *(see Legend for Tax Type Suffixes on page 33)*

IRS Tax Form Number	Tax Description	Tax Type Prefix (First 4 digits)	Valid Suffixes (Last digit of tax type) (see Legend on page 16)	Valid Tax Period Ending Dates
11-C	Special Tax Return and Application for Registry-Wagering	0111	3, 4, 7, 8, 9, B	01-12
706GS(D)	Generation-Skipping Transfer Tax for Distribution	7062	3, 4, 7, 8, 9, B	12
706GS(T)	Generation-Skipping Transfer Tax for Terminations	7063	3, 4, 7, 8, 9, B	12
720	Quarterly Excise Tax (see subcategory listing on page 13)	7200	3, 4, 5, 7, 8, 9, B	03, 06, 09, 12
730	Tax on Wagering	0730	3, 4, 7, 8, 9, B	01-12
926	Return by Transferor of Property to Foreign Corporation, Estate, Trust or Partnership	0926	3, 4, 7, 8, 9, B	12
940	Employer's Annual Unemployment Tax Return Federal Tax Deposit	0940	3, 4, 5, 7, 8, 9, B	12
941	Employer's Quarterly Tax Return (all Form 941 series) Federal Tax Deposit (see subcategory listing on page 16)	9410	0, 3, 4, 5, 7, 8, 9, B	03, 06, 09, 12
943	Employer's Annual Tax for Agricultural Employees Federal Tax Deposit	0943	3, 4, 5, 7, 8, 9, B	12
945	Withheld Federal Income Tax Federal Tax Deposit	0945	0, 3, 4, 5, 7, 8, 9, B	12
990	Organization Exempt Income Tax	0990	3, 4, 7, 8, 9, B	(01-12)
990BL	Information and Initial Excise Tax Return for Black Lung Benefit Trust and Certain Related Persons	9901	3, 4, 7, 8, 9, B	(01-12)
990C	Exempt Cooperative Association Income Tax Return	9902	2, 3, 4, 6, 7, 8, 9, B	(01-12)
990PF	Return of Private Foundation Tax Federal Tax Deposit	9903	3, 4, 6, 7, 8, 9, B	(01-12)
990T	Exempt Organization Business Income Tax Return	9904	2, 3, 4, 6, 7, 8, 9, B	(01-12)
1041	Fiduciary Income Tax Return	1041	2, 3, 4, 6, 7, 8, 9, B	(01-12)
1041A	US Information Return – Trust Accumulation of Charitable Amounts	1411	3, 4, 7, 8, 9, B	(01-12)
1042	Annual Withholding Tax Return for US Source Income of Foreign Persons	1042	3, 4, 5, 7, 8, 9, B	12
1065	Partnership Return of Income	1065	2, 3, 4, 6, 7, 8, 9, B	(01-12)
1066	Real Estate Mortgage Investment Conduit Income Tax	1066	3, 4, 7, 8, 9, B	01-12
1120	US Corporation Income Tax Federal Tax Deposit	1120	0, 2, 3, 4, 6, 7, 8, 9, B	(01-12)
1120DISC	Domestic International Sales Corporation Return	1121	3, 4, 7, 8, 9, B	(01-12)
2290	Heavy Vehicle Use Tax Return	2290	3, 4, 7, 8, 9, B	01-12
2438	Regulated Investment Company - Undistributed Capital Gains	2438	3, 4, 7, 8, 9, B	12
3520	Information Return - Creation/Transfer to Foreign Trusts	3520	3, 4, 7, 8, 9, B	12
4720	Return of Certain Excise Taxes on Charities and Other Persons Under Chapter 41 & 42 of the IRC	4720	3, 4, 7, 8, 9, B	01-12
5227	Split-Interest Trust Information Return	5227	3, 4, 7, 8, 9, B	(01-12)
5811	Examination Return Preparer Case Closing Document	5811	3, 4, 7, 8, 9, B	01-12
6069	Return of Excess Tax on Excise Contribution to Black Lung Trust	6069	3, 4, 7, 8, 9, B	12
8038	Information Return for Tax Exempt Private Activity Bond Issue	8038	3, 4, 7, 8, 9, B	01-12
8404	Interest Charge on DISC-Related Deferred Tax Liability	8404	3, 4, 7, 8, 9, B	01-12
8612	Return of Excise Tax on Undistributed Income of Real Estate Investment Companies	8612	3, 4, 7, 8, 9, B	01-12
8613	Return of Excise Tax on Undistributed Income of Regulated Investment Companies	8613	3, 4, 7, 8, 9, B	01-12
8697	Interest Under the Look-Back Method for Completed Long-Term Contracts	8697	3, 4, 7, 8, 9, B	01-12
8725	Excise Tax on Greenmail	8725	3, 4, 7, 8, 9, B	01-12
8752	Required Payment or Refund Under Section 7519	8752	3, 4, 7, 8, 9, B	12
8804	Annual Return Partnership Withholding Tax (Section 1446)	8804	3, 4, 7, 8, 9, B	01-12
8805	Foreign Partners Information Statement of Section 1446 Withholding Tax	8804	3, 4, 7, 8, 9, B	01-12
8813	Partnership Withholding Tax Payment	8804	3, 4, 7, 8, 9, B	01-12
8831	Excise Taxes on Excess Inclusions of REMC Residual Interest	8612	3, 4, 7, 8, 9, B	01-12
CT-1	Railroad Retirement Tax and Unemployment Return (see subcategory listing below)	1000	3, 4, 5, 7, 8, 9, B	12
CT-2	Employee Representatives Railroad Retirement	0002	2, 4, 7, 8, 9, B	03, 06, 09, 12

## Legend for Tax Type Suffixes (Last digit of tax type)

Suffix	Type	Description
0	Amended	Tax payment made as a result of a balance due on an amended tax return.
2	Extension	Tax payment due on a request for extension of time to file.
3	Designated Payment of Fees of Collection Costs	Payment of user fees (for example, photocopies, installment agreements) or collections costs.
4	Advance Payment of Determined Deficiency	Payment made on an IRS examination or audit.
5	Deposit	Federal tax deposit.
6	Estimated	Tax payment made based on estimated liability.
7	Subsequent/With Return	Tax payment due on a return or IRS notice.
8	Designated Payment of Interest	Payment of an interest amount due.
9	Designated Payment of Penalty	Payment of a penalty amount due.
B	Cash Bond Payment	Payment made to stop interest on examination deficiency.

## Subcategory Codes Associated with Form Number 941

**SOCS**—Social Security Amount

**MEDI**—Medicare Amount

**WITH**—Withholding Amount

## Subcategory Codes Associated with Form Number CT-1

**RRT1**—RRB Tier I (FICA Equivalent)

**RRT2**—RRB Tier II (Industry Portion)

**RRT3**—RRB Tier III (Supplemental Annuity)



**PLEASE NOTE:** It is normal procedure for IRS subcategory codes to be added or deleted based on legislation. You may contact IRS for updates to this table.

**Tax subcategory amounts must balance to the total tax amount, or only the tax amount will be reported.**

## 720 Quarterly Federal Excise Tax IRS Subcategory Codes

The following chart is a reference list of various IRS Numbers.

IRS Number	Description	IRS Number	Description	IRS Number	Description	IRS Number	Description
14	Gasoline for use in non-commercial aviation	31	Obligations not in registered form	60	Diesel fuel	77	LUST tax on aviation fuel (other than gasoline)
16	Imported petroleum products Superfund tax	33	Truck, trailer, and semitrailer chassis and bodies, and tractors	61	Liquefied Petroleum Gas (LPG)	78	Diesel fuel for use in certain intercity buses
17	Imported chemical substances	35	Kerosene (effective July 1, 1998)	62	(a) Gasoline, tax on removal at terminal rack (b) Gasoline, tax on taxable events other than removal at terminal rack	79	Other Special Fuels
18	Oil spill-imported (repealed)	36	Coal-Underground mined @ 50 / \$1.10 per ton	64	Inland waterways fuel use tax	85	Diesel floor stock
19	Imported products containing ODCs	37	Coal-Underground mined @ 4.4% limitation of ton price	65	Gasoline floor stock	86	Other alcohol fuels floor stock
20	Ozone-depleting chemicals (floor stocks)	38	Coal-Surface mined @ 50 / \$1.10 per ton	66	Highway-type tires	87	Aviation fuel (other than gasoline) floor stock, 10-1-93
21	Oil spill-domestic (repealed)	39	Coal-Surface mined @ 4.4% limitation of ton price	67	Gasohol floor stock	88	Diesel fuel, based on January 1, 1994 inventory floor stock
22	Toll telephone service, teletype-writer exchange service, and local telephone service	40	Gas guzzler tax	69	Aviation fuel (other than gasoline)	89	Vaccines Numbers 81-84 floor stock, 8-08-93
26	Transportation of person by air	41	Sport fishing equipment	70	Diesel floor stock	92	Passenger vehicles
27	Use of international air travel facilities	42	Electric outboard motors and sonar devices	71	Diesel fuel for use in trains	95	Aviation Fuel (other than gasoline) floor stock, 3-17-97
28	Transportation of property by air	44	Bows	72	Gas to make gasohol floor stock	96	Aviation Gasoline (floor stock)
29	Transportation by water	51	Alcohol sold as but not used in fuel	73	Gasoline sold for gasohol production containing at least 7.7% alcohol but less than 10% alcohol	98	Ozone-depleting chemicals (ODCs)
30	Life insurance, sickness and accident policies, and annuity contracts	53	Domestic petroleum Superfund tax	74	Gasoline sold for gasohol production containing at least 5.7% alcohol but less than 7.7% alcohol	97	Vaccines
	Foreign Insurance Taxes	54	Chemicals	75	Gasohol containing at least 7.7%-9.9% alcohol	101	Compressed natural gas (tax rate per thousand cubic feet)
	Policies issued by foreign insurers	58	Gasoline sold for gasohol production containing at least 10% alcohol	76	Gasohol containing at least 5.7%-7.6% alcohol	102	Arrow-Component Parts
	Casualty insurance and indemnity bonds	59	Gasohol containing at least 10% alcohol			103	Kerosene (Floor Stock) (effective July 1, 1998)
	Reinsurance						

*Note: Contact IRS at 1-800-829-1040 if a particular number is not listed.*



**Call EFTPS Financial Institution Helpline for assistance:  
1-800-605-9876 (south) or 1-800-945-7900 (north)**



**Questions about Same-Day Payments can be directed to the FR-ETA Customer Service Area. Assistance is available at 1-800-382-0045 Monday through Friday (except federal holidays), 8:45 a.m. ET to 5:30 p.m. ET.**

## »»» Same-Day Payment Worksheet

You may provide a copy of this worksheet to your customer to facilitate making a Same-Day Payment. This worksheet does not include all the information a financial institution must use (such as which same-day payment mechanism, the appropriate Receiving ABA, etc.).

To make an electronic same-day federal tax deposit, please advise the taxpayer to follow the steps listed below. Use the IRS Tax Form Numbers (pages 32-33) to complete steps 5 and 7. This worksheet is also in the EFTPS Payment Instruction Booklet that the taxpayer receives upon enrollment.

1. Enter total amount of Tax Deposit \$ \_\_\_\_\_.
2. Enter Taxpayer Identification Number (TIN) (9-digits) \_\_\_\_\_.
3. Enter Taxpayer Name Control (4 characters) \_\_\_\_\_.  
*The name control is frequently the first four significant characters of the taxpayer name.*
4. Enter Taxpayer Name of business (up to 35 characters) \_\_\_\_\_.
5. Enter Tax Type Prefix (5-digits) (see pages 32-33 for tax type codes and suffixes) \_\_\_\_\_.
6. Enter the 2-digit code for the year of your tax liability.  
*For example, for 2001, enter 01.* \_\_\_\_\_.
7. Enter the 2-digit code for the tax period ending month for which a deposit is being made. Use 0 for the first digit of a single month (for example, 03 for March). Use the Valid Tax Period Ending Dates column on the IRS Tax Form Numbers-Same-Day (Fedwire®) on pages 32-33 to determine valid tax months for each tax type. \_\_\_\_\_

**Lines 8 – 11 are optional.**

8. Enter Tax Amount \$ \_\_\_\_\_.  
(use commas and decimal point)
9. Enter Interest Amount \$ \_\_\_\_\_.  
(use commas and decimal point)
10. Enter Penalty Amount \$ \_\_\_\_\_  
(use commas and decimal point) *If provided, the total of Tax, Interest, and Penalty must equal the tax amount on line 1.*
11. Enter Tax Subcategories Information. See page 33 for subcategories. Use the valid subcategories for the tax type entered on line 5, above. Provide the subcategory and corresponding dollar amount. If provided, the total of all subcategories must equal the tax amount on line 1.

**Your record of the transaction is:**

1. The statement provided by your financial institution that shows the payment;
2. The EFT Acknowledgement Number, which the taxpayer may get by calling EFTPS the calendar day after the transaction was completed.

## Questions & Answers

Following are some of the more commonly asked questions about EFTPS, divided into sections focusing on different aspects of the system.

### Required Taxpayers

**Q** Once a taxpayer meets the \$200,000 threshold, must all federal tax deposits be paid electronically?

**A** Yes, once a taxpayer meets the \$200,000 threshold, all federal tax payments must be paid electronically.

**Q** If a taxpayer's deposits drop below the \$200,000 amount, are federal tax payments still required to be paid electronically?

**A** Yes, once a taxpayer meets the required threshold, the taxpayer may not revert to paper coupons.

**Q** If a taxpayer is not required at this time, can the taxpayer choose to make federal tax payments electronically?

**A** Yes, any business or individual taxpayer may volunteer to participate in EFTPS. Taxpayers must be properly enrolled prior to using the system.

**Q** Can a taxpayer continue to use Federal Tax Deposit coupons?

**A** A taxpayer may continue to use coupons if the taxpayer is not required to use EFTPS. For example, if a taxpayer is not required to pay taxes electronically until January 1, 2003, but volunteers to participate earlier, the taxpayer can revert to use of a coupon, if necessary, until January 1, 2003. Once a taxpayer is required to use EFTPS, the taxpayer cannot revert to use of a coupon.

**Q** Will a required taxpayer be penalized for not using the Electronic Federal Tax Payment System?

**A** Yes. A taxpayer who is required to use EFTPS will be assessed a penalty for noncompliance.



**For ACH Debit returns and ACH Credit reversals please contact the Financial Institution Helpline.**

**North  
1-800-945-7900**

**South  
1-800-605-9876**



**Call EFTPS Financial Institution Helpline for assistance:  
1-800-605-9876 (south) or 1-800-945-7900 (north)**



**ACH** – Automated Clearing House

**CCD+ TXP** – formatted addenda record layout

**Collector Financial Institution** – TT&L funds are withdrawn immediately by FRB

**EFT Acknowledgement Number** – 15-digit Electronic Funds Transfer number assigned to each tax deposit

**EFTPS** – Electronic Federal Tax Payment System

**Fedwire**® – Federal Reserve communications network including the Funds Transfer Application

**Financial Agent** – financial institution designated by FMS to operate EFTPS

**FMS** – Financial Management Service of the Treasury

**FR-ETA** – Federal Reserve Electronic Tax Application

**FRB** – Federal Reserve Bank

**IRS** – Internal Revenue Service

**Name Control** – Usually the first four significant characters of the taxpayer's name used in conjunction with the TIN to identify a taxpayer.

**NCSA** – National Customer Service Area, the centralized TT&L help desk

**PATAX** – system to handle paper tax payments

**Retainer Financial Institution** – TT&L funds are available to financial institution

**TIP** – Treasury Investment Program

**RTN** – a unique bank identifier; Routing Number

**TT&L** – Treasury Tax & Loan

**TGA** – Treasury's General Account

## On EFTPS

**Q** How does EFTPS work?

**A** EFTPS uses Automated Clearing House (ACH) payments to remit taxes due. Taxpayers may choose to use the EFTPS-Direct or EFTPS-Through a Financial Institution option.

*Taxpayers who choose EFTPS-Direct may access EFTPS to make tax payments over the Internet, PC software or phone. At the completion of the entry, the taxpayer will receive a reference number that the taxpayer should record. On the day prior to the tax payment due date, EFTPS will initiate an ACH Debit transaction to the taxpayer's financial institution.*

*A business taxpayer using EFTPS-Through a Financial Institution will contact its financial institution and provide them with the tax payment data. The financial institution will initiate the ACH Credit to the U.S. Treasury.*

*With either EFTPS-Direct or EFTPS-Through a Financial Institution, the taxpayer must initiate the payment no later than one business day before the tax payment due date.*

*For those business taxpayers needing a Same-Day Payment alternative, or as a backup, a Same-Day Payment mechanism is also available. This mechanism is available to the business taxpayer through its financial institution and can be initiated on the tax due date.*

**Q** If there is a problem with a payment, will the taxpayer be penalized?

**A** A taxpayer participating in EFTPS is responsible for ensuring that funds are deposited on a timely basis. Internal Revenue Code 6656 provides that a penalty shall be imposed for failure to make a timely deposit of tax.

*If it is determined that the failure to pay is based on reasonable cause, the taxpayer will not be penalized. Reasonable cause is determined by the facts of the specific incident, including the events and parties involved, whether the taxpayer exercised ordinary business care, and circumstances beyond the taxpayer's control that prevented timely payment. Generally, the taxpayer must demonstrate that the remitting financial institution or Treasury Financial Agent was provided with the proper information in a timely manner and that sufficient funds were available in the taxpayer's account.*

## On EFTPS (*continued*)

**Q** How does a taxpayer begin to make electronic federal tax payments?

**A** To participate in EFTPS (whether required or voluntary), a taxpayer must enroll in advance. A taxpayer should enroll online at [www.eftps.gov](http://www.eftps.gov) or submit the completed enrollment forms at least four weeks before the first electronic federal tax payment.

**Q** With two Treasury Financial Agents, will a taxpayer be assigned to one processor or can a taxpayer submit a payment through either?

**A** A taxpayer will be assigned to submit federal tax payments through one Treasury Financial Agent only, depending upon the geographic location of the taxpayer. Some taxpayers may be enrolled with both Financial Agents.

## Treasury Tax and Loan Program

**Q** If the financial institution is currently a Retainer or Investor institution, will federal tax payments made through EFTPS be processed through the TIP system?

**A** Yes.

**Q** If the financial institution is currently not a Treasury Tax and Loan depository, can it initiate ACH credits for its customers?

**A** Yes. A taxpayer can use a non-TT&L financial institution to initiate an ACH Credit or any of the Same-Day Payment mechanisms. A non-TT&L financial institution can use any available tax payment mechanism to initiate the tax transaction.



**Questions about EFTPS can be directed to the FMS, IRS, or EFTPS Customer Service. Financial institution telephone assistance is available Monday thru Friday (except federal holidays), 8:30 a.m. ET to 8:00 p.m. ET.**



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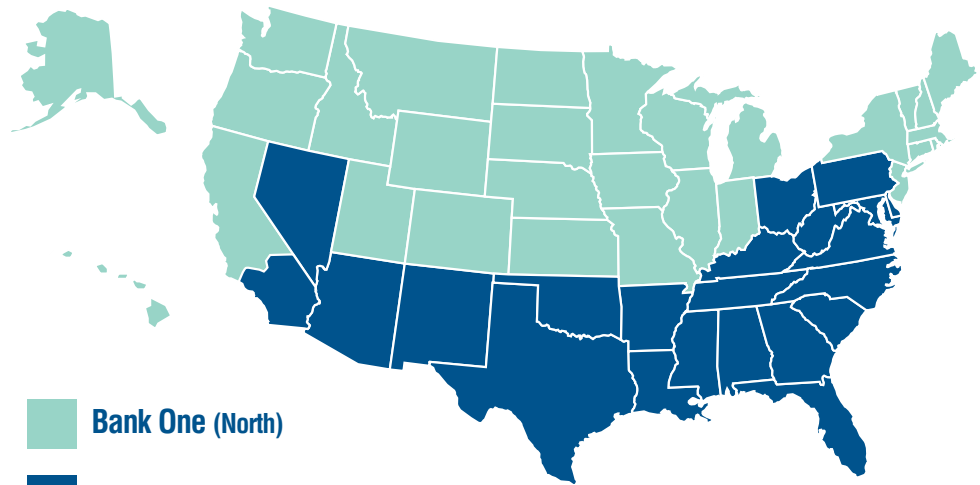
**TT&L** – Treasury Tax & Loan

**TGA** – Treasury's General Account

## For Further Information

### Key Contacts

Questions about EFTPS can be directed to the FMS, IRS, or EFTPS Customer Service.



 **Bank One (North)**

 **Bank of America (South)**

*includes California counties: Imperial, Los Angeles, Orange, Riverside, San Bernadino and San Deigo.*

### Financial Institutions

Questions about ACH and Fedwire® can be directed to your local FRB during normal operating hours, or contact:

#### Financial Institution Helpline

 (North) 1-800-945-7900

 (South) 1-800-605-9876

#### EFTPS Customer Service (Taxpayer)

 (North)

 (South)

English Speaking:  
**1-800-945-8400**

English Speaking:  
**1-800-555-4477**

en español:  
**1-800-945-8600**

en español:  
**1-800-244-4829**

TDD (Hearing Impaired):  
**1-800-945-8900**

TDD (Hearing Impaired):  
**1-800-733-4829**



»»» **FR Electronic Tax Application Customer Service Unit  
(800) 382-0045**

**FR-ETA Web site:**

*<http://woodrow.mpls.frb.fed.us/banking/eftps/index.html>*

**Financial Institutions requesting assistance call**

**FR-ETA Help Desk: 1-800-382-0045.**

**Federal Reserve Financial Services Web site:**

*<http://www.frbervices.org/treasury/pdf/sameday.pdf>*

»»» **National Customer Service Area (for TT&L and TIP)  
(888) 568-7343**

»»» **Financial Management Service (FMS)**

Christine Ricci (Marketing) (202) 874-6584

Don Clark (Operations) (202) 874-7092

**FMS Web site:** *<http://www.fms.treas.gov/eftps/index/html>*

»»» **IRS Web site:** *<http://www.irs.gov>*

»»» **EFTPS Web site:** *<http://www.eftps.gov>*



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