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Program Guide for ETA℠ Providers

I. INTRODUCTION

The Electronic Transfer Account (ETA℠) Program ("Program") maximizes opportunities for individuals who receive Federal benefit, wage, salary, or retirement payments to receive their payments electronically. The account is made available by participating federally insured financial institutions, or ETA℠ Providers ("Providers"). Participation in the Program is voluntary for financial institutions and Federal payment recipients.

This document highlights important information needed by Providers when offering ETAs. This Program Guide should be used as a reference document that describes a Provider's responsibilities related to the ETA℠ Program and to its ETA℠ customers. This Program Guide also contains Provider instructions for obtaining compensation of the one-time payment (set-up fee) for each ETA℠ established.

II. ETA℠ PROGRAM DOCUMENTATION

On September 25, 1998, the Department of the Treasury ("Treasury") published the final regulation that implements the electronic funds transfer (EFT) provisions of the Debt Collection Improvement Act. This regulation, or EFT Rule, is published at 31 CFR Part 208, and provides for the establishment of the ETA℠ Program:

"... an individual who receives a Federal benefit, wage, salary or retirement payment shall be eligible to open an ETA℠ at any Federally insured financial institution that offers ETA℠."

Prior to the EFT Rule, Treasury published the "Notice of Electronic Transfer Account Features" ("Notice") in the Federal Register on July 16, 1999. This Notice includes an ETA℠ Financial Agency Agreement (FAA) in its Appendix. Financial institutions willing to offer ETAs must sign the FAA.

Providers must also adhere to the requirements of 31 CFR Part 210, "Federal Government Participation in the Automated Clearing House (ACH)," or ACH Rule, when electronically depositing Federal benefit payments to ETAs.
III. PROVIDER READINESS

Information and Assistance

Information on the ETA\textsuperscript{SM} and related programs is available on the following web sites:

Complete information on Treasury’s EFT efforts
https://www.fiscal.treasury.gov/fsservices/gov/pmt/eft/eft_home.htm

News about the Government's ACH rule, 31 CFR 210
https://www.fiscal.treasury.gov/fsservices/instit/pmt/ach/ach_home.htm

Comprehensive information about the ETA\textsuperscript{SM} Program
https://www.fiscal.treasury.gov/fsservices/instit/pmt/eta/eta_home.htm

Providers with questions about the ETA\textsuperscript{SM} Program can also contact the Federal Reserve Bank of Dallas, toll-free, at 1-888-ETA-FRBK (1-888-382-3725).

Provider Identification and ETA\textsuperscript{SM} Promotion

Providers are not required to display ETA\textsuperscript{SM} logo decals in their facilities. Providers' front line staff and customer service representatives should be knowledgeable about the features of the ETA\textsuperscript{SM} to assist current customers with their ETA\textsuperscript{SM}.

ETA\textsuperscript{SM} Disclosure Statements

Providers should have given ETA\textsuperscript{SM} customers copies of account disclosures required by the FAA in addition to any other disclosures as required by regulations, e.g., consumer protection regulations. For your assistance, this Provider Guide includes an ETA\textsuperscript{SM} Disclosure Statement Checklist to ensure your ETA\textsuperscript{SM} disclosure statements meet the requirements of the FAA.
IV. PROVIDING INFORMATION TO TREASURY

To ensure that Treasury's reports of individual Provider efforts are accurate, each Provider is requested to complete and submit the ETA\textsuperscript{SM} Program Information Update Form. The form is available at:

https://www.fiscal.treasury.gov/fsservices/instit/pmt/eta/start/eta-updateform.htm

In addition to contact information, the form requests a Provider's URL website address and key features of the Provider's ETA\textsuperscript{SM}. Any changes to this information must be made using this form.

Representatives of Treasury may periodically request ETA\textsuperscript{SM} Program-related information from a Provider's "Primary Financial Institution contact", as identified on the ETA\textsuperscript{SM} Enrollment Form.

Each Provider should maintain records that support requests for ETA\textsuperscript{SM} set-up fees. Treasury has the right to inspect records supporting the existence of ETAs that qualify for compensation, to determine the accuracy of a Provider's request for compensation.

Supporting records should include, at a minimum, the following:

- The routing transit number (RTN) used by the benefit agencies to compensate the ETA\textsuperscript{SM} Providers
- The date each ETA was opened
- The date each ETA was closed, if applicable
- Documentation supporting the reason(s) the Provider closed the ETA(s), and
- Copies of all Monthly Reports, which include requests for compensation of ETA set-up fees, submitted to Treasury.\textsuperscript{1}

All information may be kept in the format currently used by the Provider for other retail accounts and retained according to standard commercial practices.

\textsuperscript{1} See Section VII, ETA Compensation Instructions, for a description of the Monthly Report.
V. OPENING ETAs

At the time an ETA℠ is opened, customers must also authorize electronic deposit of their Federal payments. Any of the following methods to authorize electronic payment may be used based on applicability to the type of payment and availability at the financial institution:

- Use the Provider's automated enrollment (ENR) process for Federal benefit payments;
- Call Federal benefit agencies' toll-free numbers for simplified enrollment of benefit payments; or
- Complete the standard Direct Deposit Sign-up Form (SF 1200)

One of these methods must be used to sign up for the electronic deposit of each type of federal payment a customer wishes to have deposited in the ETA℠. Each Provider should ensure its ETA℠ customers are informed of the attributes and features of the ETA℠ it offers. ETA℠ customers should be given account disclosures as required by the FAA in addition to any other disclosures required by regulation, for example, consumer protection regulations. They should also be made aware of available options for accessing funds in their ETAs (e.g., ATM only, over-the-counter only, a combination of these two methods and POS availability), and related customer responsibilities. The Provider should also advise its ETA℠ customers when federal deposits will be available at each access point (i.e., opening of business on the payment date).

VI. ETA℠ CUSTOMER INQUIRIES

Providers have the primary role in handling ETA℠ customer inquiries, and should ensure ETA℠ customer inquiries or complaints are handled with the same level of service given to other customers. ETA℠ customers should be given a Provider's customer service number, or be aware of other ways they can contact a Provider for information about using the ETA℠. Tellers, customer service representatives, and personnel responsible for opening ETAs should be familiar with the requirements of the FAA and the attributes of the ETA℠ as offered by that Provider. A Provider should refer an ETA℠ customer to the Program's Customer Service operators at 1 800-333-1795, if the Provider cannot satisfactorily respond to that customer's inquiry about an ETA℠.

When an ETA℠ customer contacts the Program's Customer Service operators to ask about ETA℠ services offered by a specific Provider, the representative will verify that the customer has sought assistance through the Provider's customer service area. If the inquiry involves a possible Program violation, a Treasury representative may contact the Provider's Primary Financial Institution Contact to request pertinent information (see Section IV).
If after reviewing the information, Treasury concludes the Provider is not offering the ETA\textsuperscript{SM} according to Program requirements, Treasury will help the Provider identify a remedy for the Program violation(s). Treasury may terminate Program participation if a Provider fails to take action to correct a Program violation(s).

**VII. ETA\textsuperscript{SM} COMPENSATION INSTRUCTIONS**

In accordance with the FAA, Treasury will pay an ETA\textsuperscript{SM} Provider a **one-time** fee of $12.60 ("set-up fee") for each ETA\textsuperscript{SM} established for an eligible individual. To qualify for compensation of set-up fees, an ETA\textsuperscript{SM} must have been opened on or after the effective date of the Provider's ETA\textsuperscript{SM} offering.

**Instructions for Payment**

*No later than the 15th of each month, or the next business day, an ETA\textsuperscript{SM} Provider must send, via FAX transmission, a single Monthly Report consolidating ETA\textsuperscript{SM} activity for the prior calendar month for all branch locations. The Monthly Report must be submitted on the Provider Institution's official letterhead stationery, and signed by an official of the financial institution. The signature on the report authorizes electronic deposit of the compensation payment.*

*IF A PROVIDER HAD NO ETA\textsuperscript{SM} ACTIVITY DURING THE PRIOR MONTH (I.E., NO ETAs WERE OPENED OR CLOSED), THE PROVIDER SHOULD NOT SUBMIT A MONTHLY REPORT.*

The Monthly Report must include the following information:

- Name and address of ETA\textsuperscript{SM} Provider
- Name, title and telephone number of a Contact Person for inquiries concerning the Monthly Report
- Number of ETAs opened during the reporting period, and amount of compensation expected
- The institution's Routing Transit Number to which the ETA\textsuperscript{SM} compensation should be sent (as it is listed on the ACH Commercial Receiver File/CRF)
- The institution's internal account number for deposit of the compensation
- Opening balance of ETAs (at the beginning of the reporting period)
- Number of ETAs closed by ETA\textsuperscript{SM} customers during the reporting period
- Number of ETAs closed by the financial institution during the reporting period and the associated reasons for closing the accounts
- Closing balance of ETAs (at the end of the reporting period); and
- The signature of an authorized official

A suggested format for the Monthly Report is included as Attachment A.
Faxed Monthly Reports and inquiries concerning compensation of ETA™ set-up fees should be submitted to:

Federal Reserve Bank of Dallas  
Attn: ETA Compensation Reports  
FAX: (214) 922-6410  
Phone: 1-888-ETA-FRBK (1-888-382-3725), Option 2

Within thirty (30) days of receipt of the Monthly Report, the Federal Reserve Bank of Dallas (FRB Dallas), on behalf of the Department of the Treasury, will pay the one time set-up fees for ETAs opened during the reporting period. FRB Dallas will send the payment through the ACH as a CCD entry to the account indicated on the Monthly Report. The COMPANY ENTRY DESCRIPTION field of the Batch Header Record will contain the description, "ETA COMPENSATION". The ORIGINATING DFI IDENTIFICATION field of the Batch Header Record will contain 11173697. The EFT DESCRIPTION will contain "ETA PAYMENT US TREASURY ETA"

First time compensation payments will be prenoted!!!

VIII. TERMINATION OF THE ETA™ PROGRAM

As an ETA provider, should the financial institution decide to terminate the FAA with Treasury and discontinue offering ETA accounts to its customers, outlined below are the steps to be taken.

Please note: The FAA will not be considered terminated until all of the following requirements have been met.

- Inform the U.S. Department of the Treasury of your intent to terminate the Agreement at least 60 days prior to the requested end date by email or written notice to the following address:
  
  Shirley Hopkins  
  ETA Program Manager  
  Department of the Treasury  
  Bureau of the Fiscal Service Room 332C  
  401 14th Street, SW  
  Washington, D.C. 20227

  Telephone: (202) 874-6926  
  E-mail: shirley.hopkins@fiscal.treasury.gov
• The ETA Provider’s written notice must be on the financial institutions letterhead and contain:
  o Current and past financial institution name(s)
  o Include all affected routing numbers
  o Reason for termination
  o Number of current open ETAs
  o Requested date of termination

• Should there be any open ETAs at the time of the termination request, the account holders should be notified of the change of their account and their options to:
  o Close the account
  o Migrate the account to another product

IX. FOR FURTHER INFORMATION

Contact:
Shirley Hopkins
ETA Program Manager
Department of the Treasury
Bureau of the Fiscal Service Room 332C
401 14th Street, SW
Washington, D.C. 20227

Telephone: (202) 874-6926
E-mail: shirley.hopkins@fiscal.treasury.gov
ATTACHMENT A - Format for ETA Monthly Report
(Financial Institution Letterhead)

ETASM Provider
ETASM Monthly Report for the month of __________, year________
(Submit one monthly report for all branches)

Report Number: ________                  Today's Date: __________

ETASM Provider Name and Address:   Contact Person:  __________
________________________________  Title:  __________
________________________________  Telephone Number:  __________
________________________________

COMPENSATION INFORMATION
Number of ETAs opened during reporting period  ________
Amount of compensation due for the reporting period (No. of ETAs x $12.60)  $_______
ABA Number/Routing Transit Number to receive compensation   _____ - _____ - _____
Account number for deposit of compensation  ______________________

PROGRAM INFORMATION
Opening balance of ETAs (at the beginning of reporting period)  ________
Number of ETAs opened during reporting period:  ________
Number of ETAs closed during reporting period:
by ETASM customers  ________
by your Financial Institution  ________

Reasons for the Institution closing the account(s) (Specify number)
Fraud:__________    Misuse:__________   Other: ____________ (Specify below)

Closing balance of ETAs (at the end of the reporting period)  ________

Signature of Financial Institution Official:  ____________________________

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