



BUREAU OF THE
Fiscal Service

U.S. DEPARTMENT OF THE TREASURY

Credit Gateway

August 2015



LEAD. TRANSFORM. DELIVER



What is the Credit Gateway?

- The Credit Gateway is a deposit program for receipt of federal agency Fedwire and ACH credits. It is a service provided by the Fiscal Service's financial agent US Bank. The gateway resides on US Bank's infrastructure and is operated by bank staff. The Credit Gateway interfaces directly with the Federal Reserve Bank's Fedwire Funds Service and FedACH Operations. Fedwire and ACH transactions are settled directly through Treasury routing numbers at the FRB. The Credit Gateway interfaces with several program areas providing transaction and deposit reporting information.

Volumes – FY 2014

FISCAL YEAR TOTALS

Fedwires (tax and non tax)

- \$ 1,204,400,000.00
- # = 461,781 transactions

ACH (non tax)

- \$ 14,937,000,000.00
- # = 11,019,846 transactions

Credit Gateway Gateway Overview

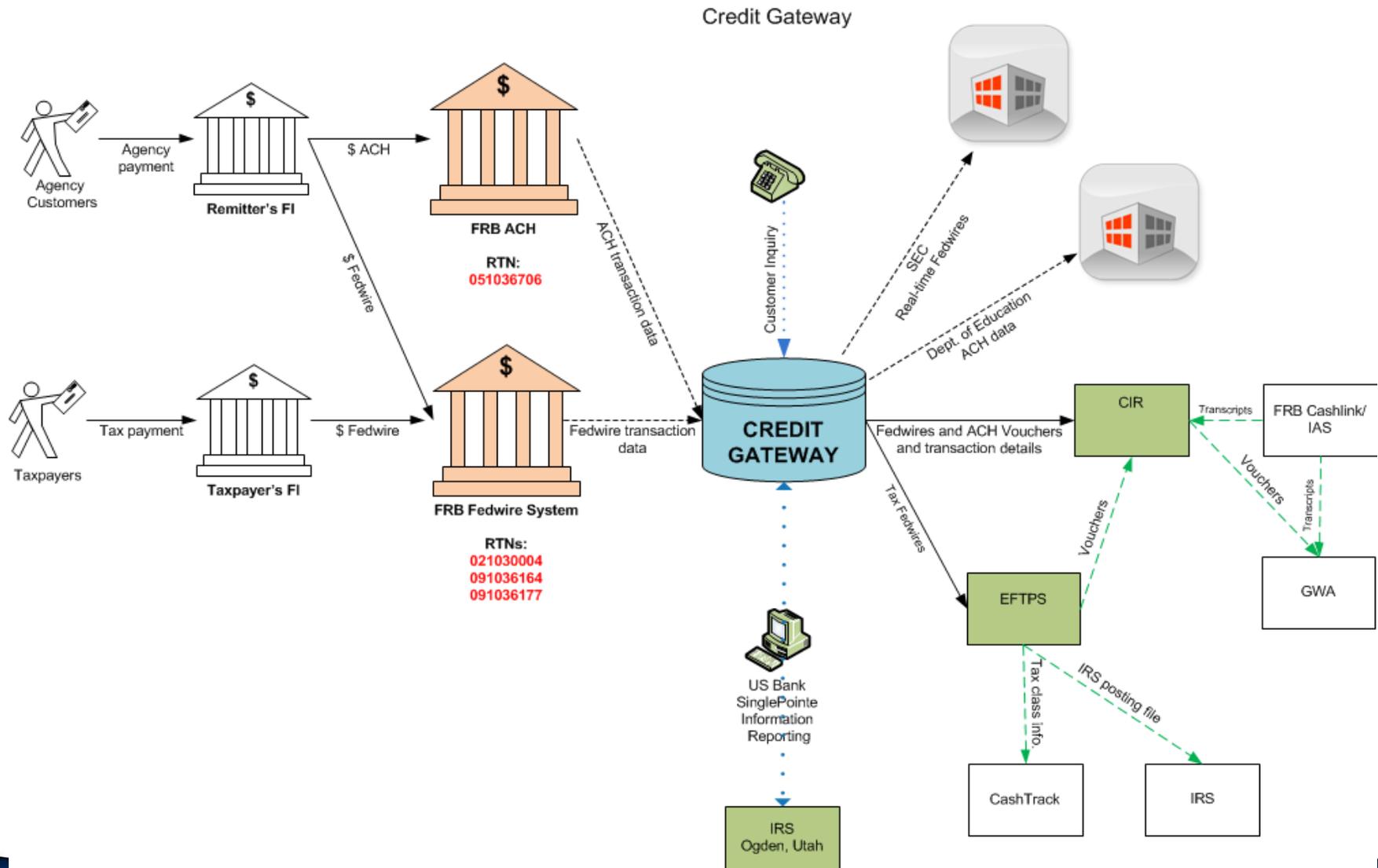
The Credit Gateway processes and settles Fedwires and ACH credit transactions for Federal Program Agencies

- Real-time Fedwire data to CIR
- Hourly & End of Day tax Fedwires
- Non-tax ACH credits to CIR
- Online Bill Payment (OLBP) ACH to CIR
- Deposit Reporting to CIR

Direct Interfaces

- Electronic Federal Tax Payment System
- Securities & Exchange Commission
- Dept. of Education financial agent
- Centers for Medicare & Medicaid Services
- Collections Information Repository (CIR)

Credit Gateway Process Flow



Deposit Reporting & Agency Accounting

Credit Gateway uses an ALC +3 account structure

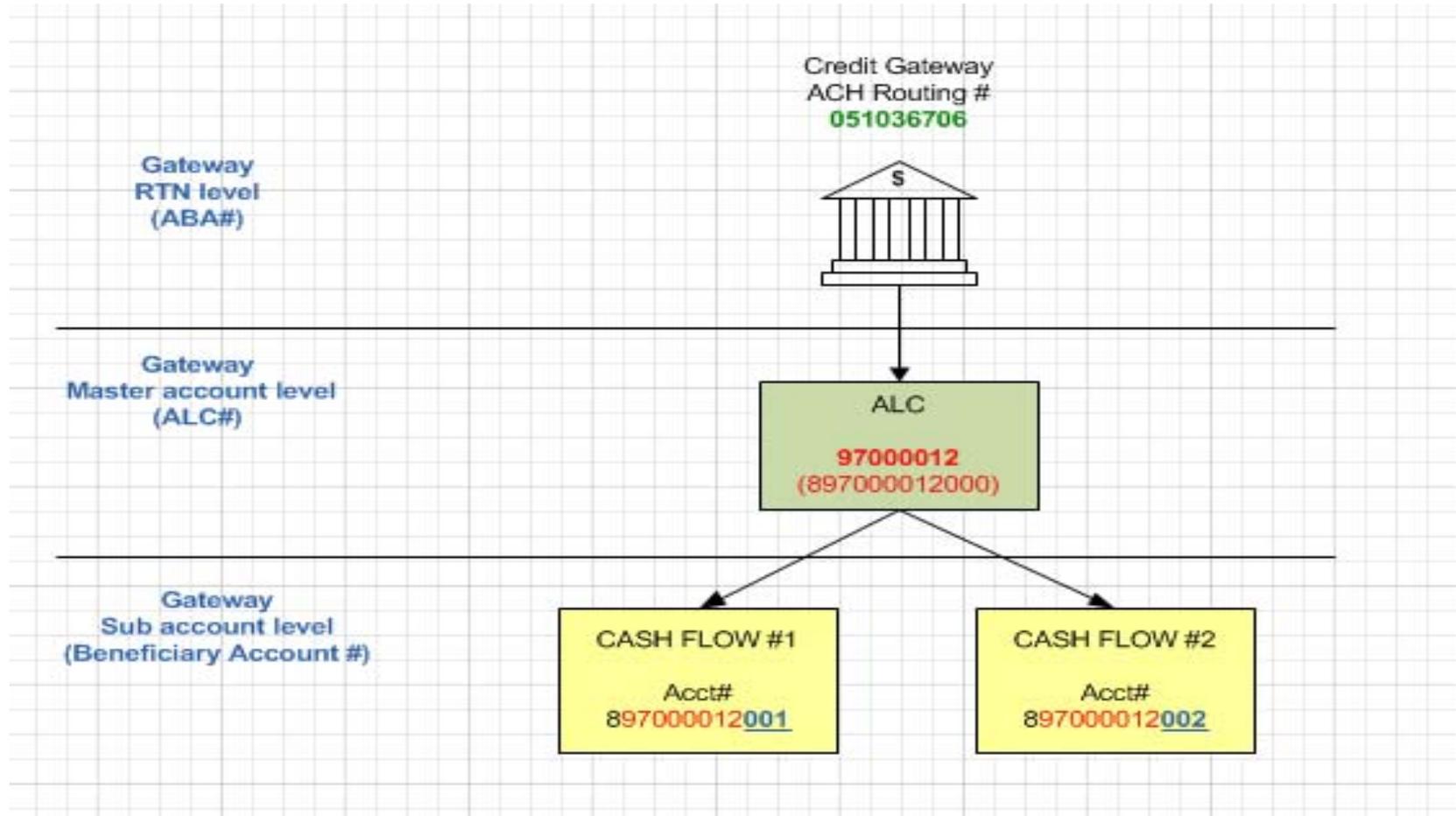
Gateway account structure allows more granular cashflow reporting

ALC serves as parent account to ALC +3 child account

Gateway account # serves as a Classification Key (Ckey) for GWA reporting

Gateway vouchers agency transactions and sends the deposit and transaction details to CIR for agency reporting

Cashflow Management in the Credit Gateway



Getting Started with the Credit Gateway

Getting Started

Before setting up a Credit Gateway account

Your agency must meet these two criteria:

- Your agency must have an Agency Location Code with the Governmentwide Accounting (GWA) part of the Bureau of the Fiscal Service.

If your agency does not yet have an Agency Location Code, contact the GWA Cash Accounting Division at 202-874-7980.

- Your agency must be enrolled in the Collections Information Repository (CIR).

If your agency is not yet enrolled in CIR, contact the CIR team at 800-346-5465 or 301-887-6600 or CIRAgencyOutreach@pnc.com.

To set up a Credit Gateway account

Setting up an account in the Credit Gateway takes about 5 business days.

Here's how the process works:

1. You complete the [Credit Gateway New Account Setup Form](#) .
2. You e-mail your completed form to Settlement.Services@fiscal.treasury.gov.
3. Settlement Services reviews your form and sends it to the bank that acts as the Credit Gateway's financial agent.
4. The bank assigns a new Credit Gateway account number and informs Settlement Services.
5. Settlement Services sends you your Credit Gateway account number and other information you need.

For help setting up your Credit Gateway account, contact Settlement Services **202-874-5282** or **202-874-5304** or email Settlement.Services@fiscal.treasury.gov

Templates for Communicating Payment Instructions to Agency Customers

UNITED STATES DEPARTMENT OF _____

FEDWIRE INSTRUCTIONS

Please provide the following instructions to your Financial Institution for the remittance of Fedwire payments to the _____.

Fedwire Field Tag	Fedwire Field Name	Information	Required
{1510}	Type/Subtype	1000	
{2000}	Amount	<i>(enter payment amount)</i>	
{3400}	Receiver ABA routing number *	021030004	
{3400}	Receiver ABA short name	TREAS NYC	
{3600}	Business Function Code	CTR <i>(or CTP)</i>	
{4200}	Beneficiary Identifier (account number)	(enter 8 digit ALC or 12 digit gateway account #)	
{4200}	Beneficiary Name	(enter agency name associated with the Beneficiary Identifier)	
{5000}	Originator	<i>(enter the name of the originator of the payment)</i>	
{6000}	Originator to Beneficiary Information – Line 1	<i>(enter information to identify the purpose of the payment)</i>	
{6000}	Originator to Beneficiary Information – Line 2	<i>(enter information to identify the purpose of the payment)</i>	
{6000}	Originator to Beneficiary Information – Line 3	<i>(enter information to identify the purpose of the payment)</i>	
{6000}	Originator to Beneficiary Information – Line 4	<i>(enter information to identify the purpose of the payment)</i>	

Credit Gateway Website

<http://fms.treas.gov/creditgateway>



Home | About Us | Our Programs | Reports & Publications | **Our Services** | News | Contact Us

- Our Services
- Government Agencies
- Payments
- Revenue Collections
- Agency Outreach
- Bank Management Service
- Card Acquiring Service
- Cash Management Improvement Act (CMIA)
- Collections Information Repository (CIR)
- Credit Gateway**
- Getting Started
- Guidelines and Forms
- Online Bill Pay
- Getting Your Fedwire and ACH Data
- Frequently Asked Questions
- Contacts



Credit Gateway

What is the Credit Gateway?

The Credit Gateway is a convenient way for federal agencies to get their money from Fedwire and Automated Clearing House (ACH) transactions.

A commercial bank operates the Credit Gateway for us by processing transactions and settling them at Federal Reserve Banks.

As collections are processed, transaction data is simultaneously sent to the Fiscal Service's Collections Information Repository (CIR).

You can get your agency's information about Fedwire and ACH deposits from CIR.

With Credit Gateway, we can:

- reduce costs
- monitor transactions better, letting you see your agency's cash flow in greater detail
- help your agency make monetary decisions faster by giving you almost immediate access to information about transactions

Program Resources

- [Credit Gateway Before & After Reporting Comparison](#)

Related Resources

- [Automated Clearing House \(ACH\)](#)
- [Shared Accounting Module \(SAM\)](#)
- [Treasury Financial Manual \(TFM\) Volume 1, Part 5, Chapter 7500](#)

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Tell us what specific content you're looking for and we will get back to you.

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OLBP Overview

OLBP is a convenient tool to pay bills via ACH credit by logging into a bank's website or third party bill payment

- OLBP is only available to individuals with consumer bank accounts
- One exception is sole proprietorships where the business owner uses their personal checking account to pay bills.

OLBP is currently comprised of financial institutions and payment providers that share a common database of participating billers

- Billers in this context are Federal agencies with consumer customers
- Each participating agency must be established as a “biller” in the network, with a unique biller profile
- The Fiscal Service Credit Gateway program area walks interested agencies through the setup process

OLBP Benefits



Cost Effective

- Most banks do not charge a fee for using online bill payment
- ACH lowest cost payment option for the federal government

Reduced Risk

- Checks account for ~ 69% of nationwide payment fraud
- ACH credit is less than 7%

Enhanced
Customer
Privacy

- Customers don't have to provide bank account information to the federal government

Customer
Convenience

- Online payments in lieu of writing and mailing checks

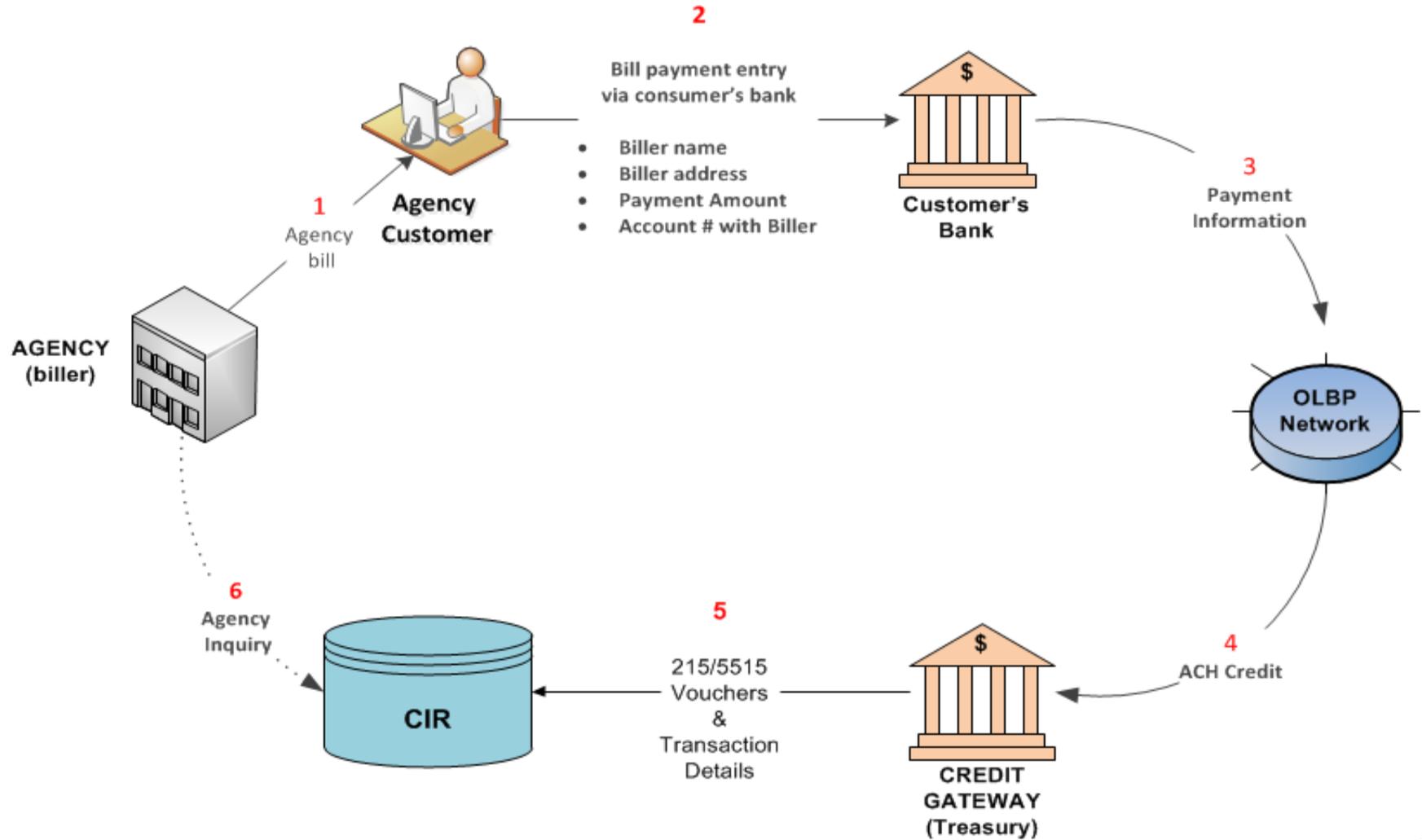
Customer
Control

- Ability to control the timing and amount of payments
- Most bank OLBP websites offer the ability to schedule payments

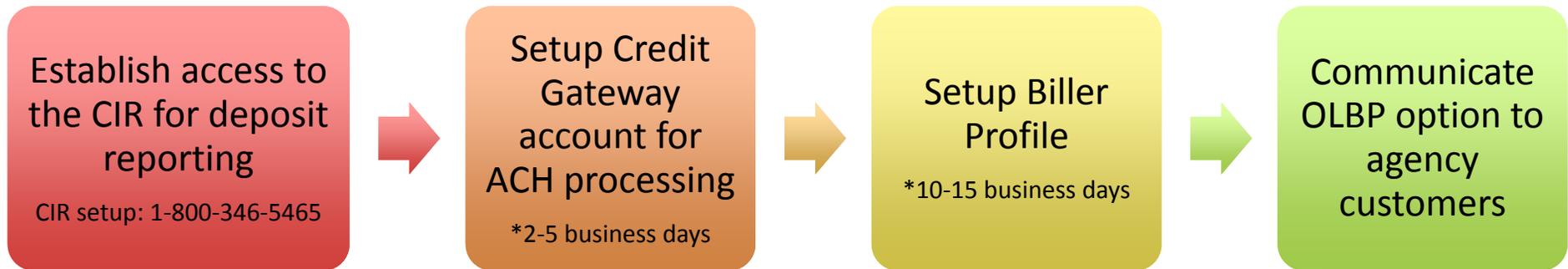
Faster
Collection

- Agencies receive collections sooner as ACH eliminates the clearing and settlement delay associated with the mail and processing of paper checks

OLBP Process Flow



Four Steps to begin OLBP



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CREDIT GATEWAY webpage:

<http://fms.treas.gov/creditgateway>