

1 Enrollment for Federal Payments

Overview

Financial institutions can play a key role in assisting recipients of federal payments to enroll in Direct Deposit with their paying agency. This chapter is a guide to the various enrollment methods available for both consumer and corporate recipients. Institutions who choose to process their own enrollments electronically may do so through the Automated Clearing House (ACH) system. Through the use of the ENR code in the ACH system, financial institutions expedite the processing and transfer of the enrollment information to governmental paying agencies. There are several enrollment options:

1. Enroll customers in lobby, batch and submit ENR enrollments through ACH from the financial institution
2. Financial institution can enroll on the *Go Direct®* website to enter enrollments for customers
3. Financial institution can call the *Go Direct* 800 number for immediate enrollment of customers
4. Enrollment using FMS forms 1200 for SSA/SSA, RRB, and OPM payments and Direct Deposit Sign Up Form SF 1185A for other federal payments, or the ACH Vendor/Miscellaneous Payment Enrollment Form SF 3881 for corporate vendor payments

Errors in the Direct Deposit enrollment process are the primary cause of misdirected payments. Financial institutions will be held liable for providing incorrect enrollment information and should, therefore, carefully review all Direct Deposit enrollment procedures.

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