

Enterprise Payment System (EPS) Deposit Overview

Trust (Retail Deposit)	Trust (Fedwire)	Trust (ACH Credit)	ACH Debit
<ul style="list-style-type: none"> • Funds can be deposited at designated retail units Enterprise Payment Retail Deposit Locations PostalPro • Options include check, cash, or money order • Must provide the retail unit with your 10-digit EPA Number NOT your permit/ publication number • Checks can be deposited for any EPA regardless of CRID • Retail deposits are available near real-time in your EPS account • Funds can be deposited via Mobile Check Deposit (\$7000.00 Maximum) • Mobile Check Deposits are available in your EPS account within 4-6 hours 	<ul style="list-style-type: none"> • Work with your financial department to update the account information to initiate the wire transfer • Validate USPS (receiver) financial information*: ⇒ Bank Routing Number (ABA): 121000248 ⇒ Bank Account Number(Beneficiary Field) must be updated to reflect current 10-digit EPA number: 7038000XXXXXXXXXX Note: XXXXXXXXXXXX is your EPS Account Number • Fedwire deposits are available in your EPS account within 4-6 hours 	<ul style="list-style-type: none"> • Work with your financial department to update the required electronic transfer information for your ACH Credit deposits • Validate USPS (receiver) financial information*: ⇒ Bank Routing Number (ABA): 121000248 ⇒ Account Name (Payee's Name): United States Postal Services ⇒ Bank Account Number (DFI Account Number Field) must be updated to reflect current 10-digit EPA number: 7038000XXXXXXXXXX Note: XXXXXXXXXXXX is your EPS Account Number • ACH Credit deposits are available in your EPS account the next business day 	<ul style="list-style-type: none"> • Work with your financial department to determine if any internal application/policy updates are needed e.g., W-9, Electronic Fund Transfer (EFT) Enrollment Form, letter from USPS bank verifying account • Identify your Bank Account Information: ⇒ Bank Routing Number (ABA): ⇒ YOUR Bank account number • Update debit block/fraud filter code, if applicable, to allow USPS to withdraw funds via ACH Debit ⇒ Originator Company Name: USPS Payment ⇒ USPS Originator ID: 4135641517 • Transactions/Debits will show site as "Washington, D.C." • Ensure that any maximum spending limits established by your financial institution are sufficient to cover all potential postage and fees

Electronic Fund Transfer Procedures

Your guide to sending electronic payments to the Enterprise Payment System (EPS)

I. INTRODUCTION

These instructions include general technical information and instructions for sending electronic funds into your EPS account. The information here is designed for **trust** customers (and **debit** customers who need to initiate a fund transfer to cover a debit return problem).

For a centralized **trust** account, you deposit funds electronically--via standard Automated Clearing House (ACH) banking mechanisms or Fed Wire--to the EPS bank prior to mailing/purchase. To ensure that your funds are applied to the EPS account in time for your purchase, you must initiate the ACH/Wire credit no later than one business day before the desired mailing/purchase date. Your EPS account is then reduced automatically as your mail/purchase is processed.

Currently, EPS is not equipped to accept other types of electronic payment.

A. Differences Between ACH Credit and Wire Transfer

The main differences between Automated Clearing House (ACH) credit and Fed Wire transfer are timing and fees.

ACH Credit is an overnight method of moving funds from one bank to another. The bank charge for an ACH transaction is usually less than \$1.00, however, charges vary from bank to bank.

A Wire (Fed Wire) transfers funds from one bank to another in approximately four to six hours. The bank charge for a Wire is higher than the overnight ACH.

Be sure to contact your bank representative for more details on the applicable fees for each electronic fund transfer.

B. The Importance of Using the Complete EPS Account Number

It is critical to use your complete EPS account number when you transfer funds electronically. This information is necessary to allow our system to post the funds to the proper EPS account promptly and accurately.

You may use one of many Personal Computer Software available for generating an ACH Credit or Wire transfer but be sure to consult with your bank representative to make sure the complete EPS account number is in the correct field and transmitted all the way to EPS system.

Incompatible fields may cause transmission problems and delays in posting the fund into your EPS account. As a result, your mail/purchase cannot be processed because the funds are not available. Similarly, if your PC software has changed, please make sure it is compatible with the EPS system.

USPS may return unidentified funds to its sender.

C. How To Enter Your EPS Account Number

There are various ways of entering the EPS account number and the data format. These methods are described in this booklet.

Different PC software utilized by the EPS customers may cause some of the data formats to be incompatible with EPS. When this happens, you must contact the USPS EPS Helpdesk as soon as possible so an alternative solution can be implemented. An advance email confirmation to the USPS about the EFT transmission will not prevent delays of the EFT posting the funds to your EPS account if the transmission contains incorrect data format that causes problem transmission.

II. INFORMATION IN ACH CREDIT

A. Banking Information

The following EPS Banking Information applies to ACH Credit (**DO NOT USE FOR WIRE!**):

Bank Name	Wells Fargo Bank
ABA # (Routing Transit Number)	121000248
Account Name (Payee's Name)	United States Postal Services
Bank Account # (DFI Account Number Field)	7038000XXXXXXXXXXXX (Note: where XXXXXXXXXXXX is the customer's EPS Account Number)

The Bank account Number 7038000XXXXXXXXXX is the USPS ACH account number assigned to each EPS account. The XXXXXXXXXXXX is your 10-digit EPS account number assigned by EPS. This account number field must be 17 numeric characters in length to process successfully.

EPS is utilizing the Wells Fargo Perfect Receivables service, to receive all its ACH credit deposits; therefore, if you have multiple EPS accounts, you need to send separate ACH deposits to fund each of your EPS accounts. For example, if you have two EPS accounts, EPS1000099998 and EPS1000099999, when you make the deposit to the EPS accounts, you/your bank may need to set up two separate ACH deposits to be sent to two different Wells Fargo Perfect Receivables bank account numbers. For deposit into EPS1000099998, the bank account number (DFI Account Number field) should be 70380001000099998, and for deposit into EPS1000099999, the bank account number (DFI Account Number field) should be 70380001000099999.

The preferred data format for originating an ACH credit payment is CCD (Cash Concentration or Disbursement). However, due to some PC Software limitations, CTX (Corporate Trade Exchange) format is also acceptable. In addition, the EPS banking information in the preceding table (data structure descriptions) must conform to the standards defined by National Automated Clearing House Association (NACHA). Please contact your bank representative about your bank's processing requirements.

B. EPS Account Number Information

Based on the ACH format you choose to use, here is a list of possible fields you can populate with your EPS account number:

1. **For CCD-format, you can enter your EPS account number in the following fields:**
 - Data element **Identification Number**, positions 40-54 54 of the detail record (the '6' record).
 - Data element **Receiving Company Name**, positions 55-76 76 of the detail record (the '6' record)
 - Data element **Payment Related Information**, addenda record positions 04-83 of the addenda record (the '7' record).
2. **For CTX-format, the following fields can be used:**
 - Data element **Identification Number**, positions 40-54 of the detail record (the '6' record).
OR
 - Data element **Receiving Company Name/ID Number**, positions 59-74 of the detail record (the '6' record).
 - Do not use the **Payment Related Information**, addenda record position 04-83 of the addenda record (the '7' record).

III. INFORMATION IN WIRE TRANSFER

A. Banking Information

The following EPS Banking Information applies to Wire Transfer (DO NOT USE for ACH Credit) :

Bank Name	Wells Fargo Bank
ABA # (Receiver FI)	121 000 248

Bank Account #
(Beneficiary field)

7038000XXXXXXXXXX (Note: where XXXXXXXXXXX is the
customer's EPS Account Number)

B. EPS Account Number Information

The account number to which wires should be sent is 7038000XXXXXXXXXX, where XXXXXXXXXXX is your EPS account number.

1. For **wire transfer** to your EPS account, you can use the following fields to enter your EFT Identifier number:
 - o **Originator to Beneficiary Information (OBI)**, position 6000. OR
 - o **Reference for Beneficiary**, position 4320 OR
 - o **Payment Detail**, position 70. DO NOT use position 72

Regardless any of the above fields you use, the **Perfect Receivable account number should always begin the entry**. For example, if you are required to include in the fund transfer other information that is pertinent to your internal accounting system in the OBI field, enter the **Perfect Receivable account number** at the first position before all the other information.

The data in the OBI field transmitted to our system will show as "70380001000099999 NOV POSTAGE" or "70380001000099999 On Behalf of ABC CORP."

IV. IMPORTANT INFORMATION FOR THIRD-PARTY SENDERS

When the sender's name is different than the name on the EPS account, such as third-party mailers or third-party billing/accounting service sending the fund transfer on behalf of the EPS customer, please include reference to both the sender's name and the name on the EPS account in the fund transfer. This will help ensure proper posting and allow our staff to identify the funds.

For example, if you are third party XYZ transferring the fund on behalf of company ABC for EPS account number 1000099999, enter the EFT Identifier number at the first position before the EPS customer name, then your company name. The data transmitted to our system will show as "70380001000099999 Sent On Behalf of ABC CORP by XYZ Company."