

CREDIT

CARD



BULK

PROVIDER

REQUIREMENTS

Nature of Changes

Date/Version	Page	Paragraph	Change Description
01/04/2017 v0	1-116		Revision number and date
01/04/2017 v0	39, 56, 67, 72, 76, 83, 90		Updated Example dates from 2017 to 2018
01/04/2017 v0	77-81, 116		Annual Updates
01/04/2017 v0	106		Updated Federal Reserve Holidays listing to include 2018 updates
01/05/2017 v0	114		Chargeback Procedures IRM reference updates
02/09/2017 v0	74, 77, 78		Changed “audit adjustment” to Proposed Tax Assessment
02/09/2017 v0	74, 78		Renamed Health Care tax types and inserted “is valid back to 2014”
03/23/2017 v0	74, 76, 81		Added BMF tax type Form 2290 information
04/20/2017 v0	42		Updated Table 3A-6 (Element N102) replacing Name with “Business/Trade Name”
06/07/2017 v0	104-105		Updated Tax Payment Processing Deadline
06/07/2017 v1			Annual Updates – FINAL

TABLE OF CONTENTS

	Page
1. General Interest Items	
A. EFTPS Bulk Provider Registration	5
B. Letter of Agreement	8
C. Project Schedules	9
D. Bulk Provider Support	13
2. Specific Processing Requirements	
A. EDI Translation Status	14
B. IRS Entity Validation (Direct Credit Card Payments only)	18
C. Payments	19
D. Testing Plan	20
3. Telecommunications Concerns	
A. Data Transmission Specifications	29
B. Telecommunications Set-Up	30
C. Disaster Recovery	31
D. Bulk Provider Disaster Recovery Plan	32
4. EDI Record Formats	
A. General	33
B. Chapter 3 – Taxpayer Entity Validation	34
C. Chapter 4 – ACH Bulk Debits	60
D. Chapter 9 – Return and Exception Item Reporting	96
E. Chapter 10 – Daily Operations Procedures	104
5. IRS Requirements for Integrated File and Pay CC Processing	107
Credit Card Bulk Provider Registration	115
Credit Card Bulk Provider Agreement	116

1. GENERAL INTEREST ITEMS

TREASURY FINANCIAL AGREEMENT (TFA) CONTACT LIST

To be provided upon registering with the Treasury Financial Agent

A. EFTPS BULK PROVIDER REGISTRATION

1. Each Credit Card Bulk Provider must complete the standard EFTPS Business Enrollment form (IRS Form 9779) and the attached “**TRADING PARTNER REGISTRATION FORM**”. The Treasury Financial Agent (TFA) will use the enrollment and Registration forms to initially set up the Credit Card Bulk Provider on the Electronic Federal Tax Payment System (EFTPS) and to track activity. The completed forms will be mailed to the address provided by the TFA.
2. **In the Integrated File and Pay Credit Card Program**, a balance due return is associated with an accepted e-file return. The approved credit card payment must wait for the acceptance of the e-file return. Upon acceptance of the e-file return, the credit card payment can be submitted using the Credit Card Bulk Provider Requirements and the approved entity and tax identifying information accepted by the IRS.

In order to use this program, the credit card bulk provider must *annually* register with the IRS and sign an agreement indicating the company’s adherence to the IRS requirements. In addition, the bulk provider must register and test with the assigned Treasury Financial Agent. For subsequent years, the Credit Card Bulk Provider must annually test with the TFA to be recertified. All testing is required to be completed and certification to be submitted by December 28 of each year. If December 28 falls on a Saturday or Sunday, the preceding workday will be the due date. See NOTE below.

3. **For the stand-alone Credit Card Program**, the IRS requires a proposal to be submitted in reference to an IRS Request for Proposal. The IRS will issue contract awards based on the best solutions for increasing e-file and electronic payment volumes. Following the Annual Requirements Review Meeting (Kickoff), the Credit Card Bulk Provider has through June 30th of each year to submit their Final proposal with any changes to the contract.

NOTE: Effective September 21, 2015, offerors requesting to partake in Integrated File and Pay (IF&P) processing must be partnered with IRS stand-alone Credit Card Bulk Providers. To contact a stand-alone bulk provider (Link2Gov, WorldPay, or Official Payments), go to IRS.gov > Payments > Pay by Card > View your options.