

Automated Reclamation Processing System (ARPS) User Guide June 2025

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NOTE: DFAS Reclamations may not be processed within ARPS. Please contact DFAS directly.

Introduction to Automated Reclamation Processing System (ARPS) INTRODUCTION AND PURPOSE

Fiscal Service oversees and administers the reclamation of ACH post-death benefit payments pursuant to 31 CFR Part 210 and the Green Book. To date, this has been a paper-based process in which Fiscal Service mails or emails the FS-133 form, Notice of Reclamation (NOR), to a financial institution to initiate the reclamation process. The financial institution then completes the FS-133 form and mails or faxes it back to The Bureau of Fiscal Service.

The Bureau of Fiscal Service has developed an electronic version of the current FS-133 form. This allows the financial institutions to submit a response to the NOR electronically through the Department of the Treasury's Pay.gov web portal. However, you will continue to receive your FS-133 forms the way you currently receive it. The memorandum of understanding (MOU) sets forth the roles and responsibilities of The Bureau of Fiscal Service and Financial Institution with respect to Financial Institution's submission of forms FS-133 through Pay.gov.

DESCRIPTION OF ARPS SUBMISSION PROCESS

Pay.gov is a web-based application operated by the Department of the Treasury that allows users to submit responses to a Notice of Reclamation. It also allows the Financial Institution to make payments to government agencies by electronic means by authorizing a debit.

Pay.gov uses 128-bit SSL encryption to protect users' transaction information while logged into Pay.gov

The Bureau of Fiscal Service has created an electronic version of the FS-133 form, Notice of Reclamation, that is accessible in Pay.gov. The electronic version of the form requires all the same information as the paper version but with some minor adjustments.

Financial Institutions may use Pay.gov to complete and submit FS-133 forms and to authorize a partial or full debit as payment for the reclamation.

Financial Institutions may also use Pay.gov to file a protest based on the 120 day rule, correct a date of death, or let the Department of Treasury know that the payee is still alive.

ROLES AND RESPONSIBILITIES

A Financial Institution may use the following link to access the electronic FS-133 form on Pay.gov: https://pay.gov/public/form/start/840100754. All Financial Institutions are responsible for designating authorized personnel to establish Pay.gov user credentials and through use of the credentials to complete and submit a completed an FS-133 form. This is a self-enrollment process that is to be completed in Pay.gov. Financial Institutions have the ability to generate and print a pdf version of the form FS-133 for their records. A Financial institution may access copies of previously submitted FS-133

forms in Pay.gov at any time. The F.I. users can access their own submitted forms via the "My Forms" function of the Financial Institution's user account. The Financial Institutions may choose to use Pay.gov for some, all, or none of its reclamations. All Financial Institutions should be aware that the submission of a completed electronic form may result in the debiting of funds. Pay.gov will close a reclamation once it has been fully satisfied. It also eliminates the possibility of an overpayment on a reclamation. The only way an overpayment may occur is if the FI or a family member paid the agency directly & the agency did not notify us to close and/or adjust the NOR.

Any submission of a response to Notice of Reclamation by a Financial Institution will be treated as the equivalent of a signed paper form FS-133 form. The Bureau of Fiscal Service will process the form and debit a Financial Institution's master account for the amount authorized on the form FS -133, typically within 2 business days.

Single Sign-on Enforced

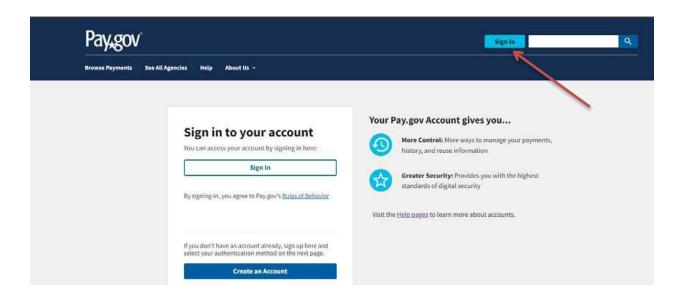
Public User Options (www.pay.gov)

- As of 9/15/2023, customers with a Pay.gov account can only sign in using a US Government-approved single sign 0n service. This has been mandated for enhanced security.
- Pay.gov customer accounts can be linked to a new Login.gov account, a new ID.me account, or to a customer's existing Login.gov or ID.me account.
- When linking their Pay.gov account to Login.gov or ID.me customers must provide their email address. The email address can be used with only one Login.gov or ID.me sign on. Users will be able to view additional information by reviewing the Single Sign On section under the Pay.gov Help page or by clicking the Learn More button after logging in to Pay.gov.
- Once linked, the customer must always use their Login.gov or ID.me credentials to sign in to Pay.gov. The customer's Pay.gov username and password are no longer valid.
- Once a Pay.gov account is linked to a single sign in service the password reset function on Pay.gov is no longer available. Customers must go to Login.gov or ID.me to reset their password or perform other sign in account maintenance.

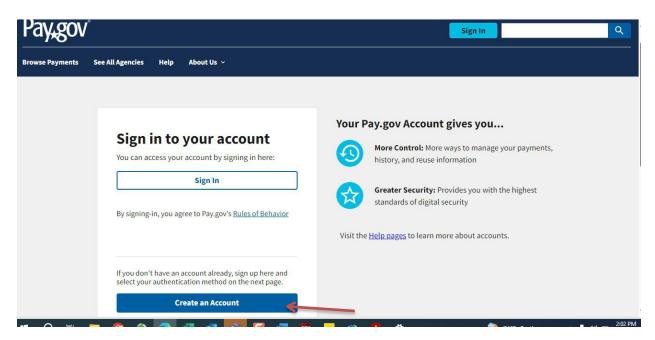
Create an Account

Go to the link https://pay.gov/public/form/start/840100754

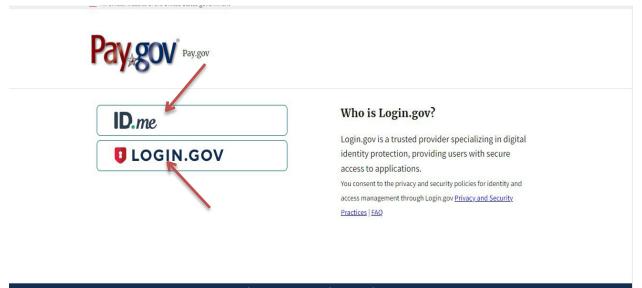
To begin click on the "Sign In" button.



Click on the "Create an Account" at the bottom of the screen.



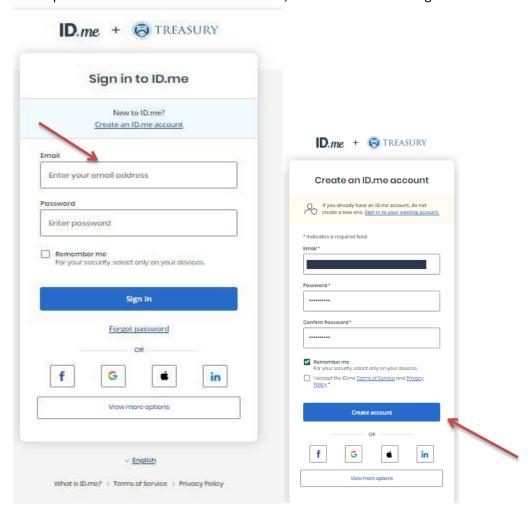
Click on "ID.me" or "Login.gov" to view and follow the instructions to create your account.



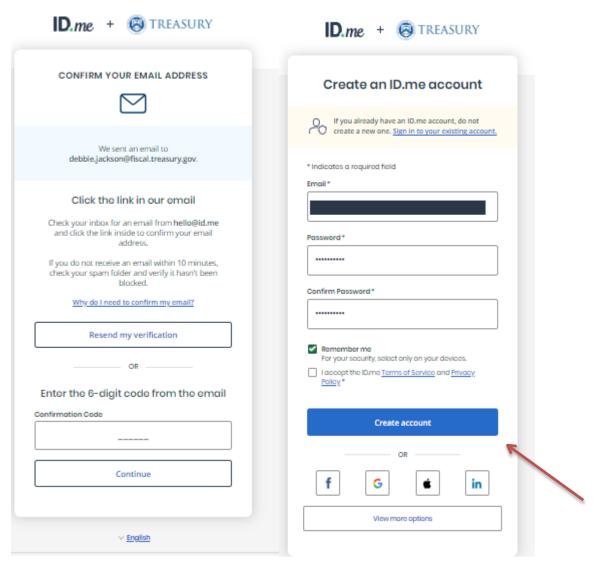
Accessibility Statement | Freedom of Information Act | Privacy Policy | Privacy Impact Assessments

You have accessed a U.S. Government information system. There is no expectation of privacy in this system and your usage constitutes your understanding and consent to monitoring of your activities on the system. All data contained may be captured and disclosed or used for any lawful government purpose, including use by law enforcement officials as potential evidence of a crime. Unauthorized or improper use of this information system is prohibited and may subject you to disciplinary action, as well as civil and criminal penalties.

For ID.me, click on the "Create an ID.me account" hyperlink button shown on the left below. Then fill in the required fields and click "Create Account", shown below on the right.

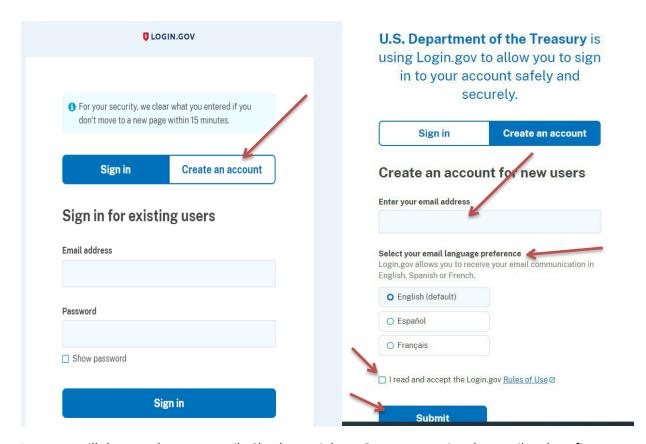


You will receive an email requesting you to confirm the email address (check your email). When done you will receive an showing that "Your email has been confimed". See below on the right.

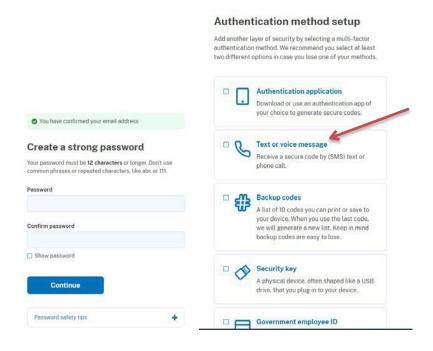


After your email has been confirmed. Login to www.pay.gov and click on "Sign In" to bring up this page. Click on the "sign in" box. (Go to Page 10 of this Guide.)

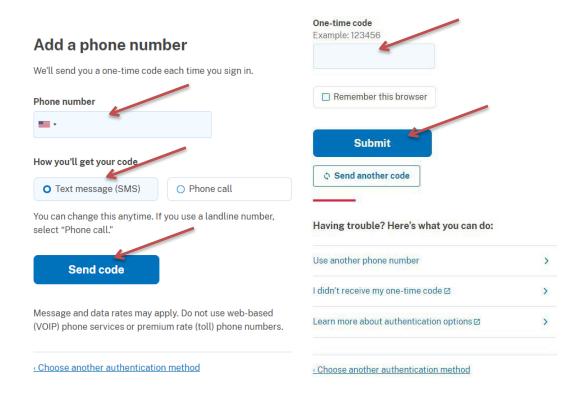
If electing to create a Login.gov account, follow these steps after clicking on the Login.gov button on Page 5 of this Guide. When you reach this screen, click on "Create an account." (See next page, screen on the left). After selecting create an account, you will arrive at the screen on the right. Enter your email address, select your language, and check the box accepting the "read" statement for the rules of use. Then click submit.



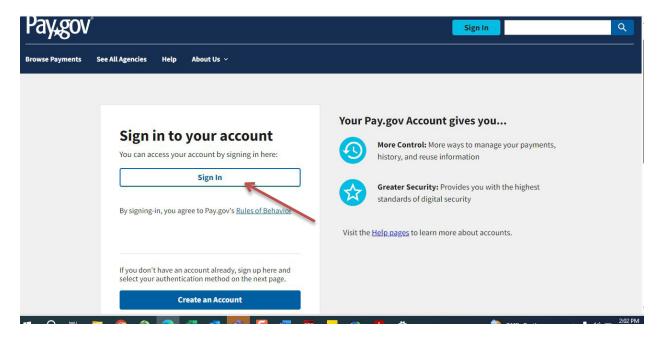
Logn.gov will then send you an email. Check your inbox. Once you receive the email and confirm your email address, you will see the screen below on the left. Create a strong password. After your password creation is successful, you will see the screen below on the right. Select at least 1 method (ex: text or voice message) and select "Continue" (note – this was cut-off at the bottom of this screen shot).



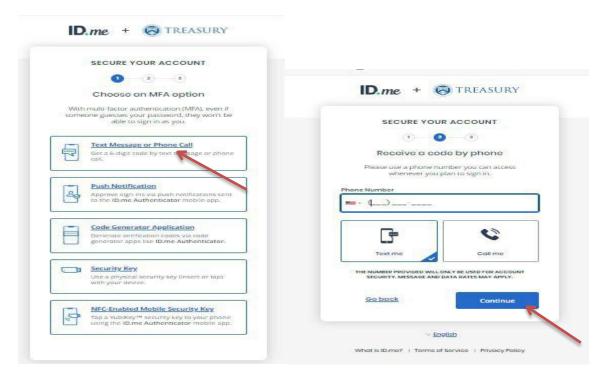
After you select your authentication method, enter your mobile phone number, select "Text message (SMS)" and select "Send code". Then enter your code (screen on right). A screen will pop up (not pictured) that allows you to add a second method as a backup or you can select the link that says, "Skip for now." Please note that you can select the "Text or voice message" option on the above right screen twice to enter both a mobile phone number to authenticate by text and a phone number to authenticate by voice call. This will suffice for the "at least" two recommended methods.



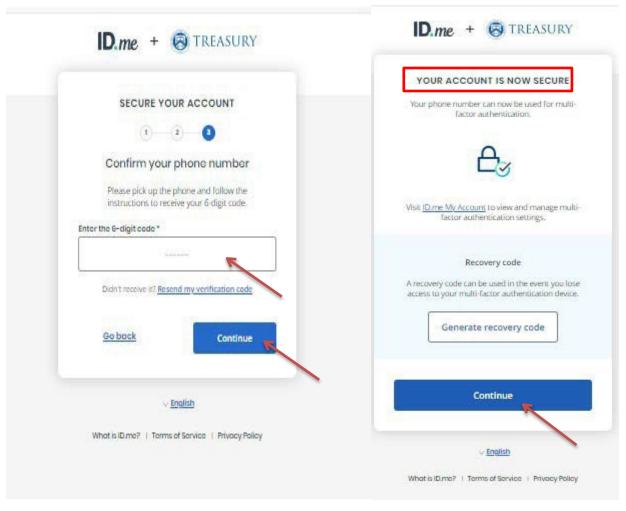
Once you click "submit," you should arrive at the screen on Page 12. Complete the fields required and you will be logged into your Pay.gov account successfully.



Next step, a box to Secure Your Account will appear, select "Text Message or Phone Call" shown on the left below. Type in your phone number and click the "Continue" button shown on the right.



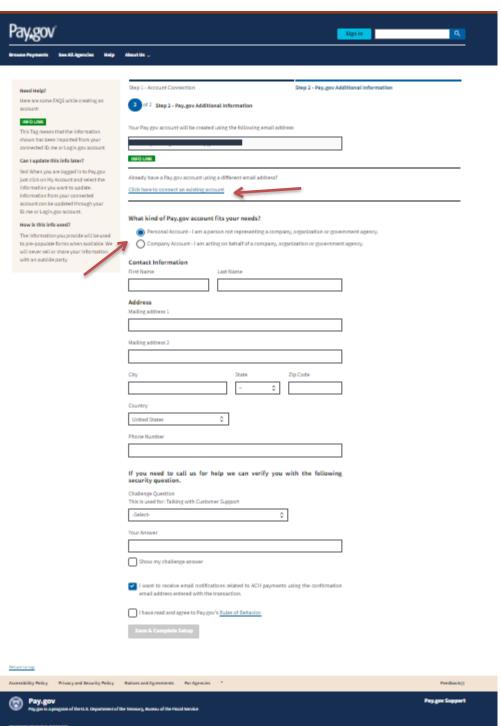
You will receive a text message or phone call based on the number you submitted. Type in the verification code and click "Continue". Then you will receive a message that "Your Account is Now Secured", click "Continue".





Click the "Allow" button.

Next, click on the hyperlink if you have an existing account or select if you would like to set up a Personal or Company Account.



Pay, gov Pay, gov Pay, gov Pay, gov Pay, gov Pay, gov Support

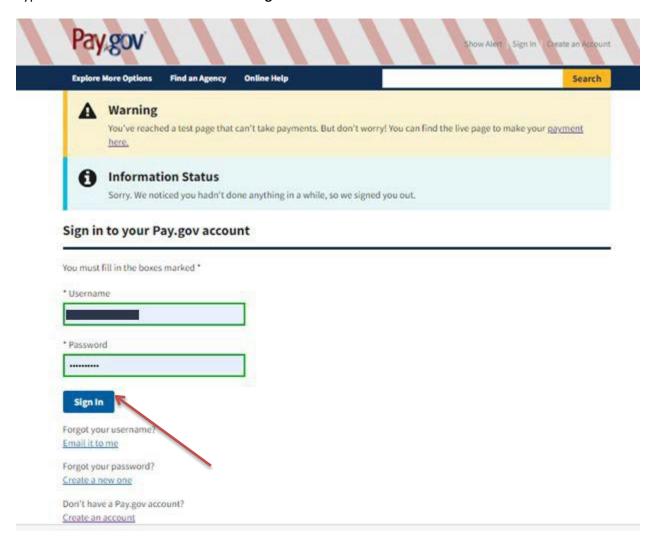
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Wenterman information investigation

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Login

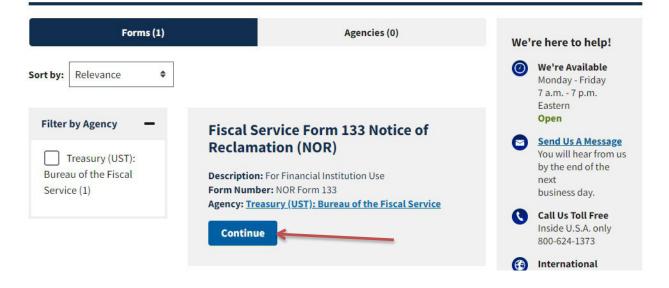
Type the User ID and Password and click **Sign in.**



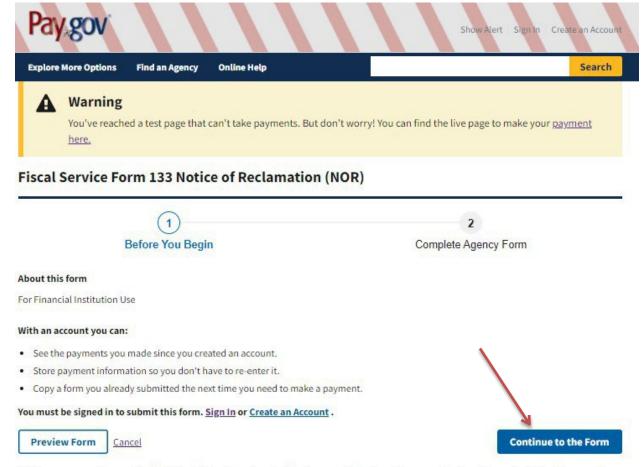
Click Continue...



Search Results for "NOR"



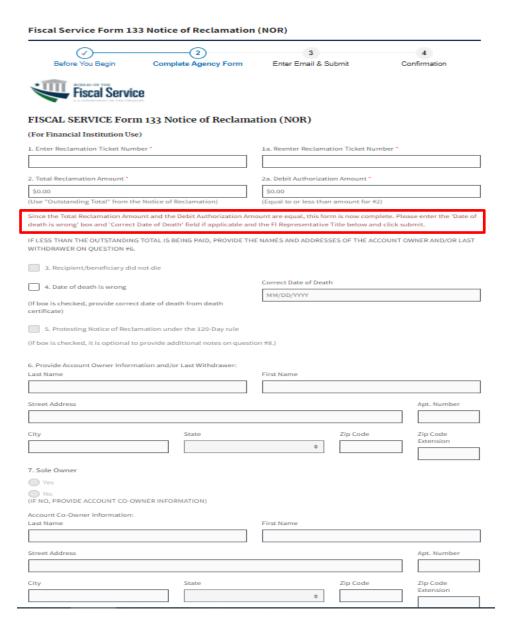
You will see the screen to begin a new Form 133 Notice of Reclamation (NOR) or preview the form. Click on **Continue to the Form.**



This is a secure service provided by United States Department of the Treasury. The information you will enter will remain private. <u>Please review our privacy policy</u> for more information.

Notice of Reclamation Form 133 - Full Payment

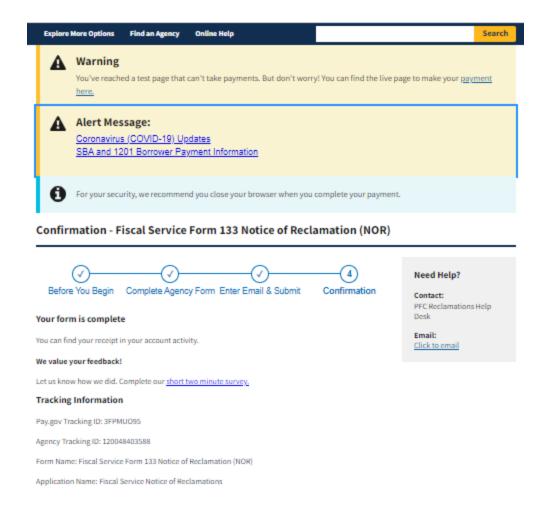
Once you have accessed the 133 form, proceed to type in the Reclamation ticket number. This will present the opportunity to make a payment on the reclamation with a full or parcial payment. Type in the *Reclamation Ticket Number* twice. This ensures that you are processing the correct ticket number. You will receive an error message if the ticket numbers do not match. Complete your response to the form – 133 by filling in all the required fields and click *Continue*. The Title of the FI Representative is a required field.



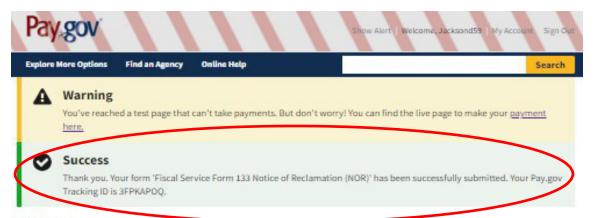
This ensures that you are processing the correct ticket number. You will receive an error message if the ticket numbers do not match. Complete your response to the form -133 by filling in all the required fields and click **Submit**. The Title of the FI Representative is a required field.

R. Notes	
(500 Character Limit)	
9. CERTIFICATION NO. I:	
This certifies that the Notice to Account Owners form was maile	ed to the owners of the account at the addresses on the records of this
financial imutitutian on: Dote:	
MM/PD/WWY	
TREME WAY DO C.S.	
If a correction has been made to the fact or date of death, this of financial institution took prudent measures to assure that the	certifies that the date of death entered above is correct and that this person is alive or that the date of death was erroneous.
Digital Signature of FI Representative Completing this Form an	id CERTIFICATION NO. 1:
DATE 03/23/2022 SIGNATURE Deborah Jackson	- pay-gov
10. CERTIFICATION NO. 21	
In accordance with 31 CFR 210, this certifies that this financial	institution received the Notice of Reclamation on:
Date:	
MM/DD/YYYY	
And this financial institution first learned of the death on:	
Date:	
MW/DD/1000	
H=(50/1111	_
	al incapacity of the recipient or death of the beneficiary at the time any of
	count. An amount equal to the amount remaining in the account,
including any additions to the account balance since the receip	pt of this notice, has been paid to the Government.
Digital Signature of FI Representative Completing this Form an	HI CERTIFICATION NO. 2:
DATE 03/23/2022 SIGNATURE	
	leting THIS Form and CERTIFICATION NO. 1 & 2 and Date Completed:
Lest Name *	First Name *
Lacia reactific	
	_
Title *	Phone Number *
DATE (MM/DD/VVVV) *	
03/23/2022	
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Continue View PDF Save	

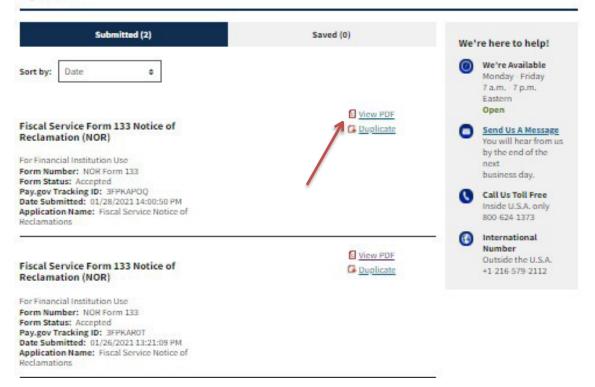
When the total amount of the Reclamation is received, there is no further action needed. The system will population a message stating that the reclamation is complete. Click **OK** then fill in the required fields, which is the FI contact information and hit **Submit** to complete form -133.



After you hit submit, you will see the following screen with a message that your transaction was a success. You can also click on **View PDF** to see the completed form.



My Forms

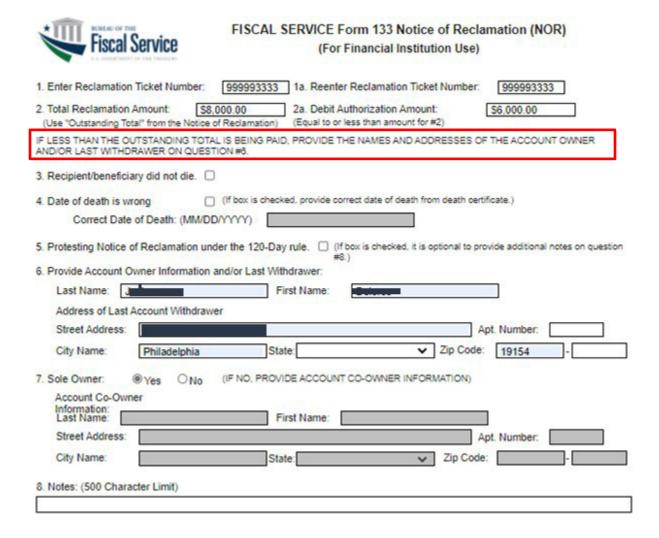


Completed Full Payment Form - 133 - NOR

FISCAL SERVICE Form 13.3 Notice of Reclamation (NOR) (for Financial Institution Unit) It Service Reclamation (Note therefore 12235579) It Recent Reclamation (Note therefore 12235579) It lies there is no enhanced to the second (Note therefore 1223579) It lies there is no enhanced to the second (Note therefore 1223579) It lies there is no enhanced to the second (Note therefore 1223579) It lies there is no enhanced to the second (Note therefore 1223579) It lies the second (Note therefore 12	TIB. CERTIFICATION NO. 2: In accordance with 31 OFF 278 the certifies that this fragecial institution received the Notice of Sectionalization on Date (MARCONYY) And this financial evaluation find is a red of the death are. Date (MARCONYY) And this financial evaluation for the same of the death are. Date (MARCONYY) And this financial evaluation of the same of the death are significationally of the same of t
In CREMINATOR NO. 1. This certifies that Relation to Account Owners form was mailed to the owners of the account at the addresses on the records of this financial institution on. Calc. (MANCONTYN) If a connection the lower made in the fact or date of death, this confirm that the date of death was entered and that this financial profusion took product measure to accurate that the person is also or that the date of death was entered and that this financial profusion took product measure to accurate that the person is also or that the date of death was entered and that this financial profusion took product measure to accurate that the person is also or that the date of death was entered and that this financial profusion took product or death accurate that the date of death was entered and that this financial profusion of II Representative Completing this form and CREMINICATION NO. 1. ONTE \$10,00021 SEQUENCIAL	

Notice of Reclamation Form 133 - Partial Payment

Enter the Notice of Reclamation (NOR) ticket number, must be 8 or 9 digits, then type in the dollar amount fields, if less than the outstanding total is being paid, provide the name and address of the account owner and/or last withdrawer on question #6.



CERT		

This certifies that the Notice to Account Owners form was mailed to the owners of the account at the addresses on the records of this financial institution on:

Date: (MM/DD/YYYY) 01/25/2021

If a correction has been made to the fact or date of death, this certifies that the date of death entered above is correct and that this financial institution took prudent measures to assure that the person is alive or that the date of death was erroneous.

Digital Signature of FI Representative Completing this Form and CERTIFICATION NO. 1:

DATE 01/28/2021 SIGNATURE Deborah Jackson - pay.gov

*10. CERTIFICATION NO. 2:

In accordance with 31 CFR 210, this certifies that this financial institution received the Notice of Reclamation on:

Date: (MM/DD/YYYY) 01/05/2021

And this financial institution first learned of the death on:

Date: (MM/DD/YYYY) 11/01/2019

The financial institution had no knowledge of the death or legal incapacity of the recipient or death of the beneficiary at the time any of the payments listed were credited to or withdrawn from the account. An amount equal to the amount remaining in the account, including any additions to the account balance since the receipt of this notice, has been paid to the Government.

Digital Signature of FI Representative Completing this Form and CERTIFICATION NO. 2:

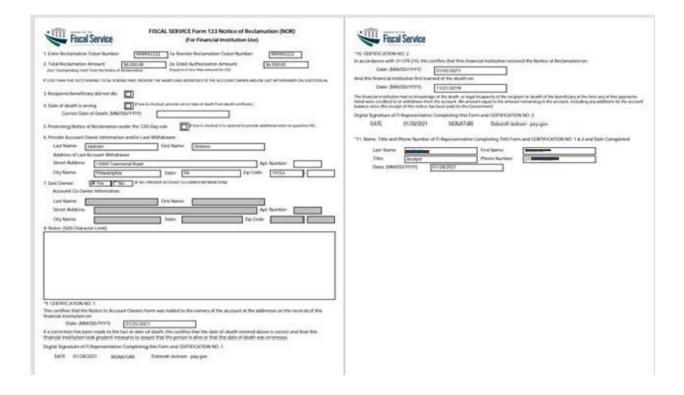
DATE 01/28/2021 SIGNATURE Deborah Jackson - pay.gov

*11. Name, Title and Phone Number of FI Representative Completing THIS Form and CERTIFICATION NO. 1 & 2 and Date Completed:

Last Name:		. 0	First Name:	Debesek	
Title:			Phone Number:		
Date: (MM/D	DMM)	01/28/2021			

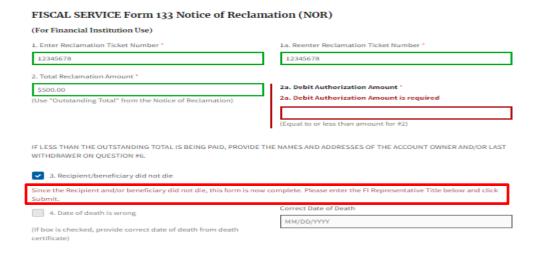


Completed Partial Payment - Form - 133 - NOR



Recipient is Alive:

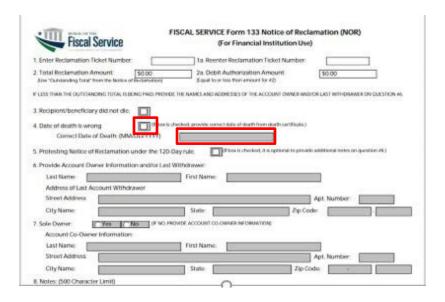
If the Recipient is still alive, check the box "Recipient/beneficiary did not die" and send proof to get the monthly benefits restored to this email PFC-Reclamations@fiscal.treasury.gov. Acceptable proof is a signed dated notarized statement attesting to the fact that the recipient is alive. The email must be received within 15 days. Failure to do so, could result in a fed debit.



Incorrect Date of Death

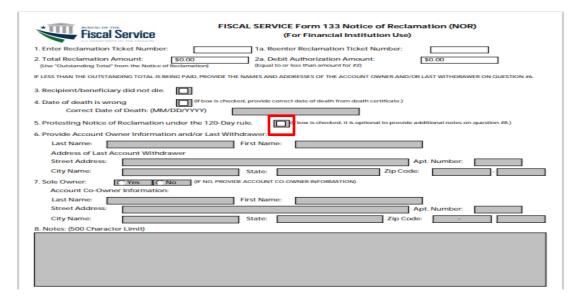
If the date of death is incorrect, check the box and enter the correct date of death listed on the death certificate. An official copy of the Death Certificate *must* be provided to avoid a possible Fed charge. Once received, please send the Death Certificate to the following email address PFC-

<u>Reclamations@fiscal.treasury.gov</u>. The email must be received within 15 days. Failure to do so, could result in a fed debit.



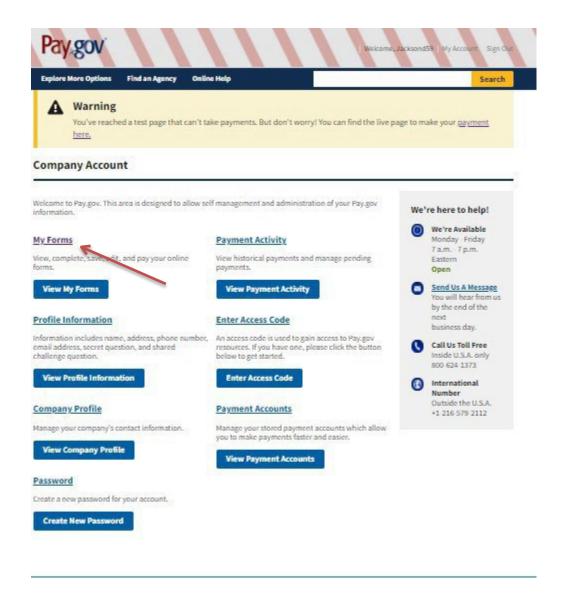
120 Day Protest

Select #5 Protesting Notice of Reclamation under the 120 Day rule, when the box shown is checked, it is optional to provide additional notes on question #8.



My Forms

When you log back in Pay.gov after the initial log in you will see the following screen. This screen is showing an option to select "*My Forms*", this area will show a history of all the forms created under you User ID.



Common Error Messages

When the information entered into 1 and 1a does not match you will receive the following error message. The Reclamation Ticket Number do not match, please verify. This ensures that you are processing the correct ticket number.



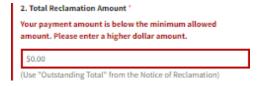
If the information entered into **1** and **1a** are not 8 or 9 digits. You will receive an **Invalid Reclamation Ticket Number** if you do not enter 8 or 9 digits.



If the information entered into **2** and **2a** the Total Reclamation Amount and Debit Authorization Amount, if the **Debit Authorization** is greater than the **Total Reclamation**, you will receive the following error message.



If the dollar amount in 2 cannot is zero, you will receive the following error.



If you do not put in a FI Representative Title in number 11 you will receive the following error.



Rejection Emails

Rejection emails are sent directly to the email address on file for the financial institution (provided upon account creation). Within the email, you will be provided a detailed response advising why the rejection occurred, such as the Reclamation is closed, incorrect Reclamation ticket #, etc.

Contact Information

For Pay.gov technical issues please contact: **800-624-1373 (Toll free, Option #2), 216-579-2112 (Option #2), pay.gov.clev@clev.frb.org**, Hours 8:00am to 7:00pm Monday – Friday.

For questions related to a Notice of Reclamation or general Notice of Reclamation inquiries, please contact: **(855) 868-0151**

Any supporting documentation related to the Notice of Reclamation response (payee alive, incorrect date of death, etc.) must be emailed to PFC-Reclamations@fiscal.treasury.gov within 15 business days.

Frequently Asked Questions (FAQ's)

Are we able to set up the Pay.GOV account with a shared email address? Yes, you may use a shared email address. However, we strongly recommend setting up a Company Account rather than the personal option. The personal option is better suited for individuals paying debts to the Federal Government, outside of the Reclamation process.

How will the debit reflect within our FED Statement? The process will remain the same, as it does today. You are not required to provide additional FED account information to ensure the debit occurs. Additionally, you may utilize the debit feature (2A on the form) for full or partial payments, instead of returning the payments through the ACH network. Please do not return any payments through another mechanism *and* request a debit. You will incur a duplicate charge.

Will PAY.GOV change the mechanism in which we receive our Notice of Reclamations? The process in which you receive the Reclamations will not change. This is for responding only.

If we returned the funds in full, through the ACH network, are we required to respond within PAY.gov? If you satisfied the amount in full, as noted on the Reclamation, you do not need to respond back. If not, you must respond within Pay.gov.

When responding to the Notice of Reclamation on PAY.gov and we do not have funds to return, how do we notify you? When responding and not remitting funds, enter \$0.00 in 2A.

Can a response be entered to include an international address? Yes, as of November 14, 2022, we are accepting International Addresses (Account Owner/Last Withdrawer) entered within the Notice of Reclamation form. Please refrain from emailing the Notice of Reclamation responses (foreign addresses) and ensure they are input within PAY.gov.

How can I update the way we receive our reclamations? In order to change the way your reclamations are received, please contact the Federal Reserve

Bank https://www.frbservices.org/fedline-solutions/service-setup/fedmail.html

If I already responded to the Notice of Reclamation (email, fax or USPS), can I process it in PAY.GOV if I have not received a response? We require only one submission, through one mechanism. If you responded via USPS or email and ARPS (PAY.GOV), this may result in duplicate debit action. If you are inquiring about a specific Reclamation and the status of the response, please contact the Customer Engagement Center for assistance: (855) 868-0151 or PFC.CustomerEngagement@fiscal.treasury.gov

How long will the responses within Pay.Gov remain available? The site holds up to 500 submissions. If you're unable to locate a particular Reclamation Ticket # thereafter, please email: PFC-Reclamations@fiscal.treasury.gov, as we have them stored for 6 years.

When submitting our responses within Pay.Gov to initiate a debit, will there be an associated reference number or identification number that will allow us to identify the debit on Pay.Gov? Your FED statement will mirror exactly how it does today. The Reclamation Ticket # will be the indicator.



No, an entry cannot be reversed by the user within PAY.gov. However, if you have identified an inaccuracy within the information submitted, an email to PFC-Reclamations@fiscal.treasury.gov must be sent within 24 hours of submission, outlining the error made and request for corrective action.

Who should I contact if I have additional questions?

Please see above (Contact Information) within this User Guide.