ACH Debit Refunds (TAS-BETC and Bulk Requests)

July 20, 2026

REVENUE COLLECTIONS MANAGEMENT

BUREAU OF THE FISCAL SERVICE

This version of the *ACH Debit Refunds (TAS-BETC and Bulk Requests)* guide supersedes all previous versions.

Revision History

Date	Author	Description
July 20, 2026	Walter Rowinsky FRB Cleveland	Initial version.

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1 Introduction

This document provides detailed technical information about Pay.gov's ACH Debit Refund service. This service makes use of industry-standard methods for user authentication and connectivity to enable easier and faster interface of agency applications with Pay.gov.

This document is intended for agency staff members, including managers, developers, and support staff, who need to understand or create ACH debit refund requests.

1.1 Related Documents

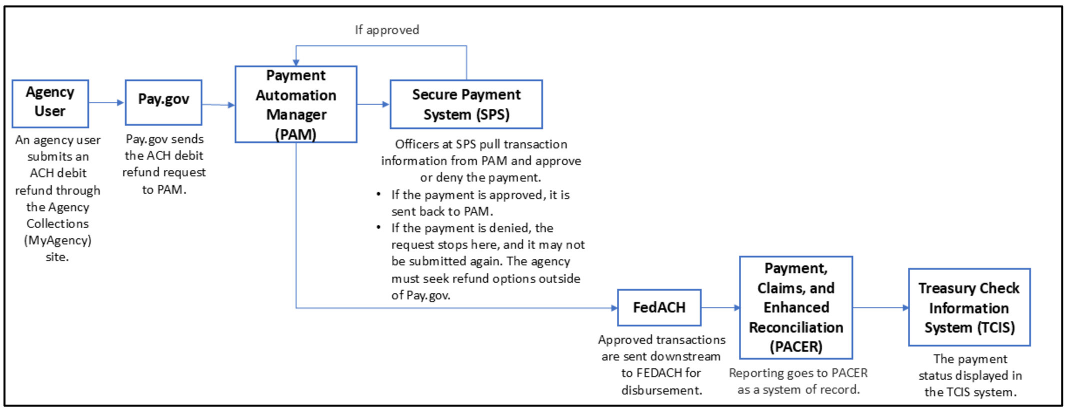
Users who will request ACH debit refunds should also become familiar with the *Pay.gov Agency Guide to Transaction Search*. Its Refund Request action creates refund requests for eligible ACH transactions, which with other related and supplemental agency guides and reference manuals is available on the Pay.gov Agency Documentation site at https://qa.pay.gov/agencydocs/index.html.

2 ACH Debit Refunds Overview

The ACH Debit Refunds service only creates requests for disbursements. For a refund to be issued, the request must be validated, processed, and then approved for disbursement.

2.1 ACH Debit Refund Flow

Figure 1: ACH Debit Refund Flow



2.2 Process Summary

The following must be done to issue an ACH debit refund.

2.2.1 Create Debit TAS-BETCs

One or more debit TAS-BETCs must be created for each agency cash flow application that will request ACH refunds.

2.2.2 Create and Submit the Request(s)

- **Single Request**
  Single requests are created in the Transaction Search service.
- **Bulk Requests**
  Bulk request are created in the ACH Debit Refunds service using a downloaded template.

2.2.3 Validation and Processing

After It is submitted, the ACH debit refund request is validated and processed in the Payment Automation Manager (PAM). Validation ensures that requests are eligible for refund and that no information is incorrect or missing.

2.2.4 Approval

If the refund request passes validation, PAM sends the ACH debit refund to the Secure Payments System (SPS) where the request is approved or denied. If the refund request is approved, SPS sends it back to PAM.

If the request is denied by SPS, the refund request process stops. The refund request cannot be resubmitted; your agency must process the refund outside of Pay.gov.

2.2.5 Disbursement

Pam sends approved refund request information to FedACH for disbursement.

2.2.6 Reporting

Disbursed refund information is sent to Payment, Claims, and Enhanced Reconcilement (PACER), which is the system of record.

Agency users can check refund status in Transaction Search and the ACH Debit Refund Request report.

Payment status for the refund is displayed in the Treasury Check Information System (TCIS).

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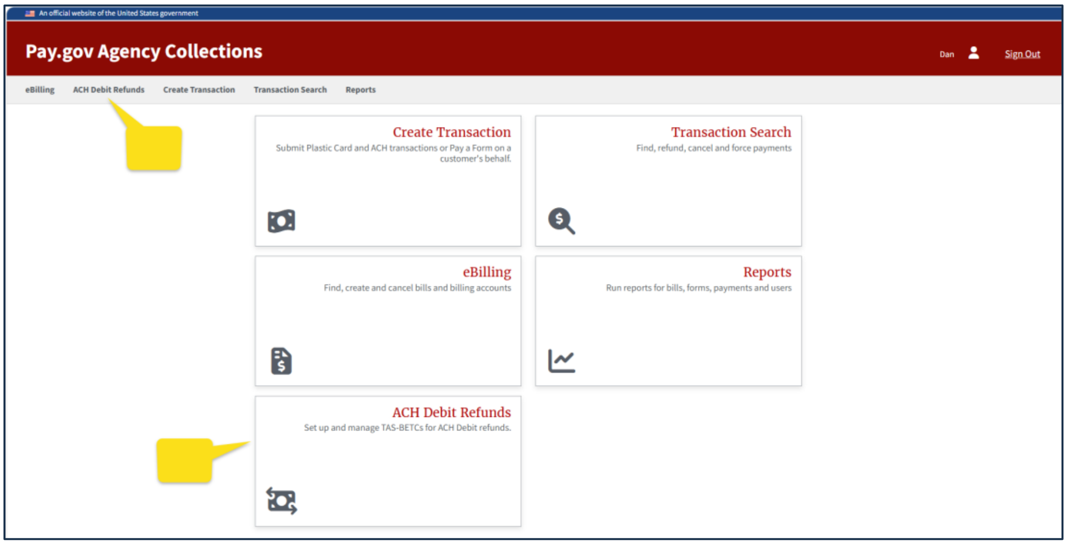
3 Accessing the ACH Debit Refunds Service

Users must have the COE role.

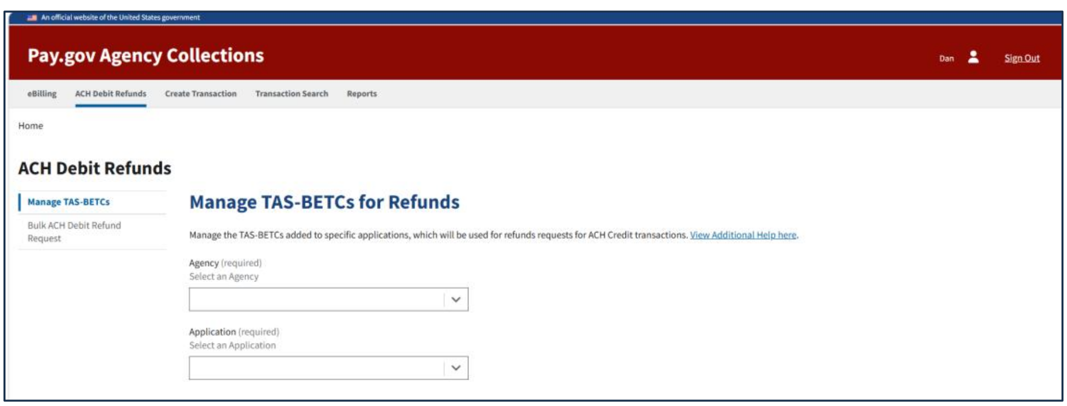
The ACH Debit Refunds service is on the Agency Collections (myagency) website.

Figure 2: Agency Collections



1. Click the ACH Debit Refunds link at the top or the ACH Debit Refunds tile.

Figure 3: ACH Debit Refunds page



2. The ACH Debit Refunds page is displayed with the Manage TAS-BETCs fields open.

3.1 Debit TAS-BETC Overview

Before you can request any ACH debit refunds, you must create debit TAS-BETCs for the application(s) that may request them.

3.2 TAS-BETC Definition

TAS is the acronym for Treasury Account Symbol. It identifies your agency and the account all or part of a refund is to be allotted to. A TAS is assigned by the Central Accounting Reporting System (CARS) to your agency.

BETC is the acronym for Business Event Type Code. It is a code CARS has assigned to business events as defined by legislation. It identifies the type of transaction activity being reported, such as a collection or a debit/refund. A BETC is always combined with a TAS.

The TAS-BETC combination along with the debit dollar amount is used to classify each transaction against the correct fund balance with Treasury.

There are two types of TAS-BETCs

1. Transaction TAS-BETCs used when a transaction is created
2. Debit TAS-BETCs used only for ACH debit refund requests

3.3 Debit TAS-BETC

A debit TAS-BETC has the same structure and requirements as a transaction TAS-BETC (see the *Agency Guide to TAS-BETC Classification*) but is created and assigned to refunds separately.

Debit TAS-BETCs can be used only for ACH refund requests.

Debit TAS-BETCs are created and assigned in the ACH Debit Refunds service on the Agency Collections (myagency) website.

> ***Important!*** Agency users that do not know their TAS-BETC information should consult with their disbursement area for guidance.

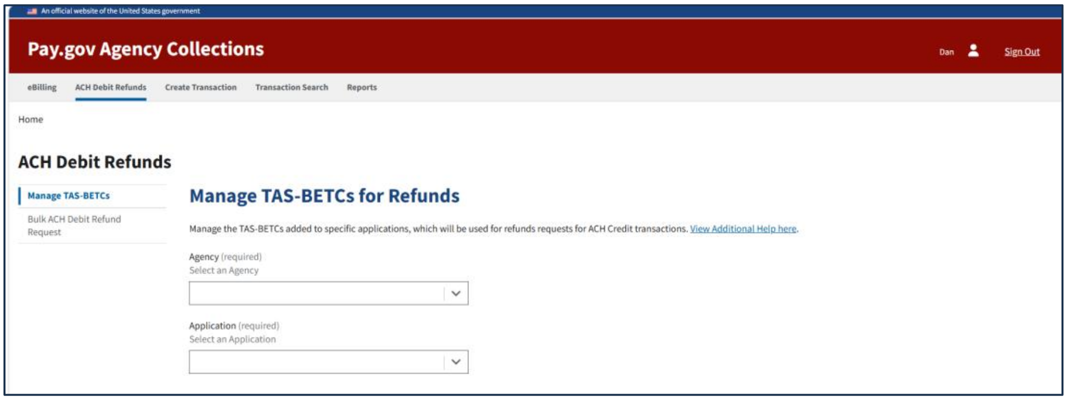
3.4 Debit TAS-BETC Limit

Each application can have up to 99 debit TAS-BETCs, which allows your agency to allot (split) a refund's dollar amount among different accounts, depending on your agency's needs.Creating Debit TAS-BETCs

> **You must have the COE role.**

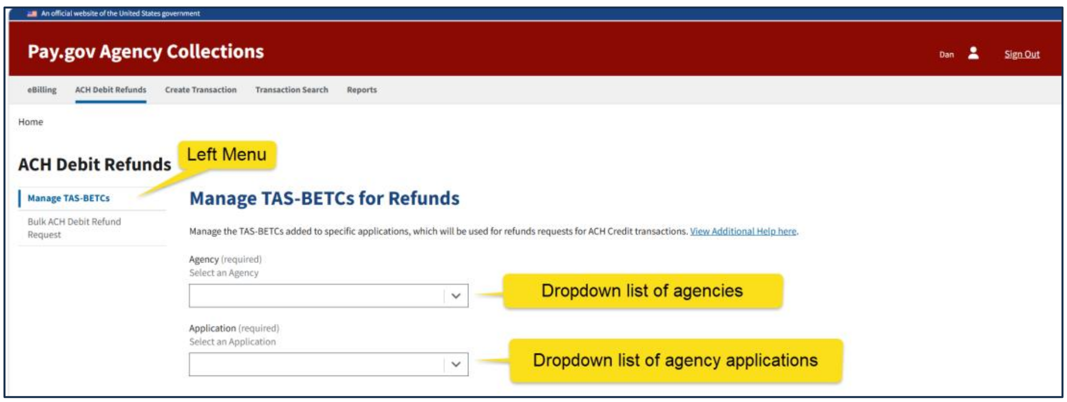
1. If not already selected, click Manage TAS-BETCs in the left menu.

Figure 4: ACH Debit Refunds home page



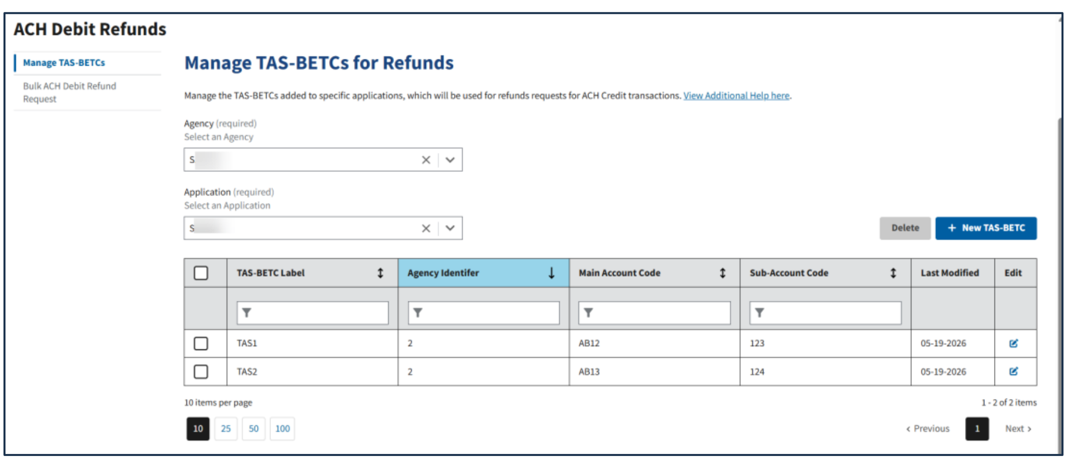
2. Select an agency in the dropdown field
3. Select an application in the dropdown field. Only applications for the selected agency will be listed.

Figure 5: Select agency and application.



4. The Manage TAS-BETCs for Refunds page opens.

Figure 6: Manage TAS-BETCs for Refunds page



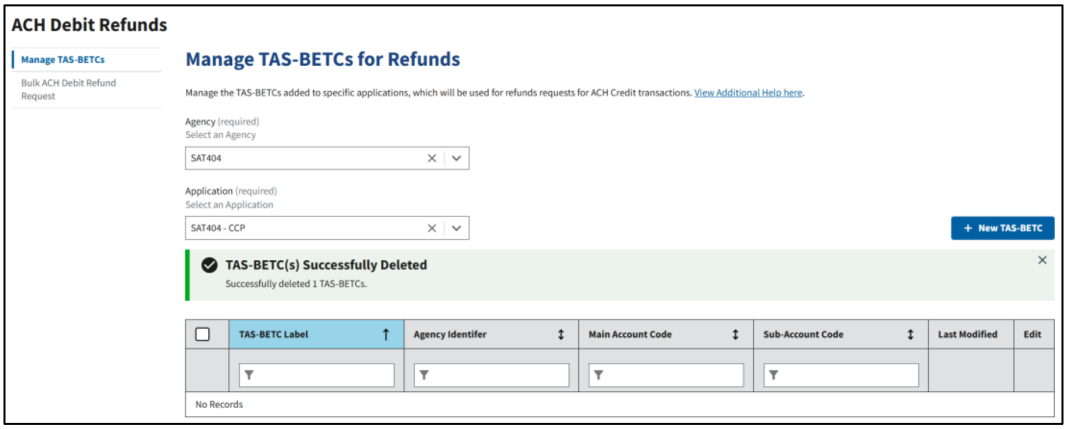
5. If already created, the table lists existing debit TAS-BETCs for the selected application.
   The table is blank if no TAS-BETCs are available for the application.

Table 1: Manage TAS-BETC for Refunds table fields

Field	Description	Format/Validations
Checkbox	Click the checkbox to select the line.	
TAS-BETC Label	Enter a label for the debit TAS-BETC	
Agency Identifier	Agency Identifier of the account owner. Used in conjunction with the main account code, the Agency Identifier represents the department, agency or establishment of the U.S. Government that is responsible for the TAS.	CCC Value Required. Shall be 000 – 999. Current 2-digit Agency Identifier will be right justified and zero filled (example: Agency Identifier 20 = 020).
Main Account Code	Identifies the type and purpose of the fund.	CCCC Value required. Shall be 0000 – 9999
Sub-Account Code	Identifies an available receipt or other Treasury-defined subdivision of the main account.	CCC Value required. Shall be 000 – 999.
Last Modified	Date the TAS-BETC was last modified.	
Edit	Click the edit symbol to modify the TAS-BETC, including activating or deactivating it.	

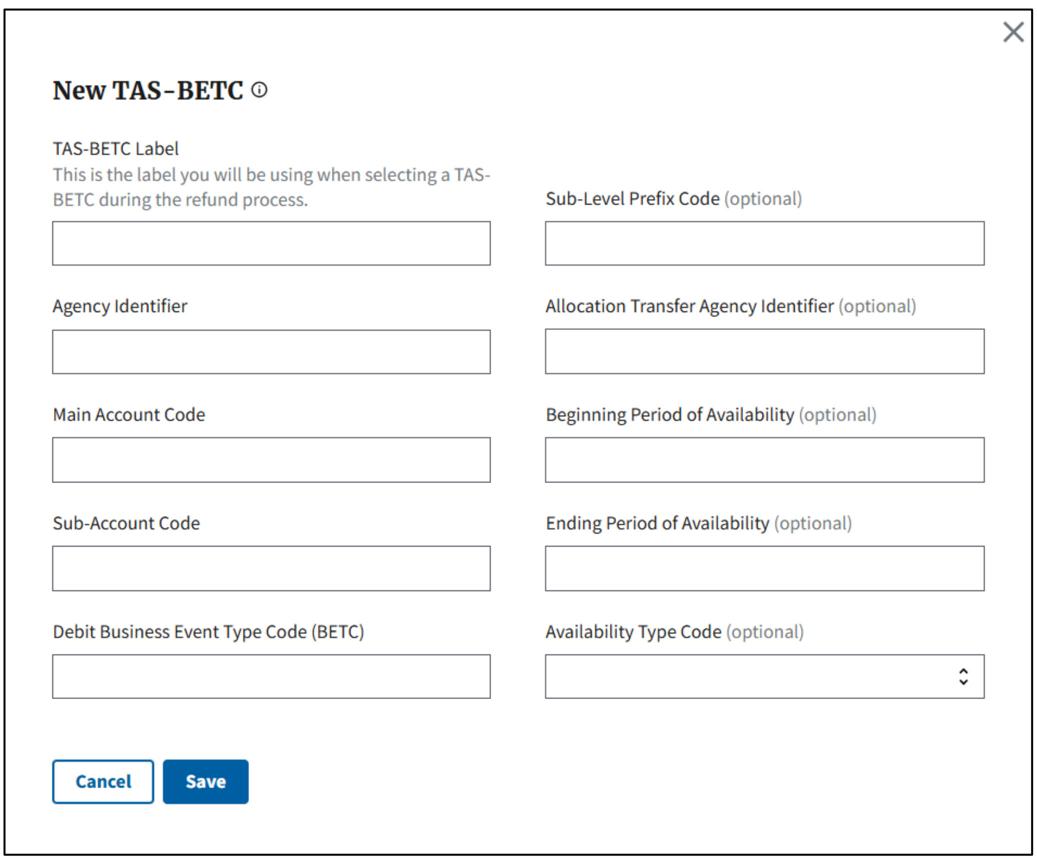
3.5 Creating a New Debit TAS-BETC

Figure 7: No TAS-BETCs for application



1. Click **+ New TAS-BETC**.
2. The New TAS-BETC form opens.

Figure 8: New TAS-BETC form



3. Enter values in the required fields:

Table 2: New TAS-BETC fields

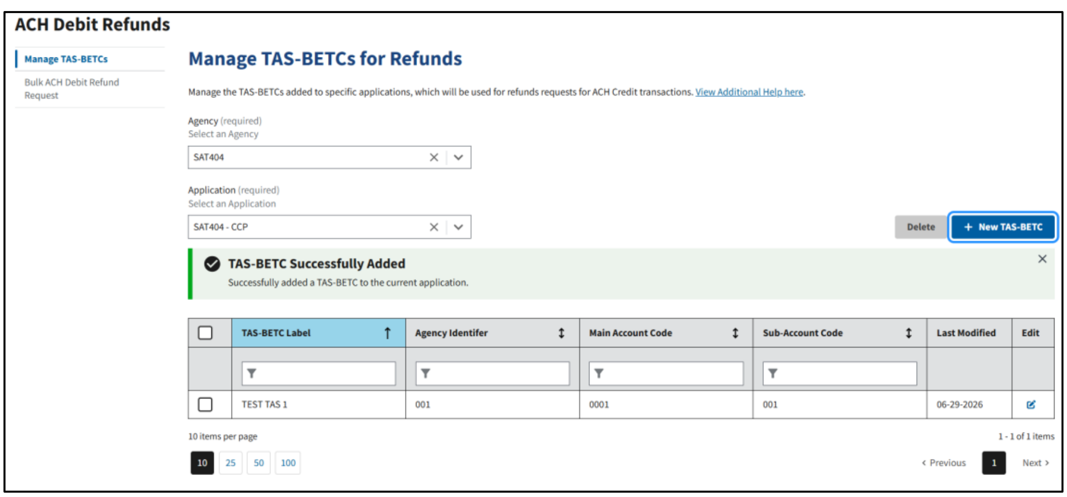
Field	Description	Required/Optional
TAS-BETC Label	Create a short label that identifies the debit TAS-BETC when selecting it during the refund process. See https://fiscal.treasury.gov/gtas	Required
Agency Identifier	Up to 3 characters long, 000 to 999. The identifier for your agency.	Required
Main Account Code	Up to 4 characters long, 0000 to 9999. Identifies the type and purpose of the fund.	Required
Sub-Account Code	Up to 3 characters long, 000 to 999. Identifies an available receipt or other Treasury-defined subdivision of the main account.	Required
Debit Business Event Type Code (BETC)	The debit business event type code (BETC). Up to 8 characters long. A code CARS has assigned to business events. Identifies the type of transaction activity reported.	Required
Sub-Level Prefix Code	A programmatic breakdown of the account for Treasury publication purposes. Two characters long, 00 to 99.	Optional
Allocation Transfer Agency Identifier	Three characters long. If Allocation Transfer Agency Identifier does not apply, it shall be blank/spaces/empty. If Allocation Transfer Agency Identifier does apply, it shall be 00 – 99. Current 2-digit Allocation Transfer Agency Identifier shall be right	Optional

	justified and zero filled (example: Allocation Transfer Agency Identifier 75 = 075).	
Beginning Period of Availability	4-digit year, 0000 to 9999. In annual and multi-year funds, identifies the first year of availability under law that an appropriation account may incur new obligations.	Optional
Ending Period of Availability	4-digit year, 0000 to 9999 In annual and multi-year funds, identifies the last year of funds' availability under law that an appropriation account may incur new obligations.\	Optional
Availability Type Code	Dropdown list. Select a value. None X – No Year A – General Ledger F – Clearing/Suspense M – Merged Surplus	Optional

> **Important!** Agency users that do not know their TAS-BETC information should consult with their disbursement area for guidance.

4. Click **Save**.
5. The Manage TAS-BETC for Refunds page opens showing the new TAS-BETC in the table.

Figure 9: Page with table showing new TAS-BETC

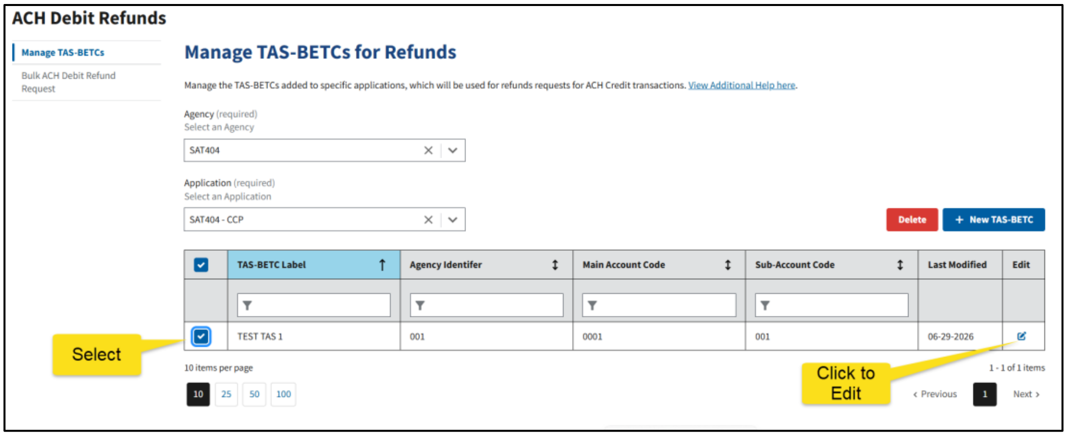


6. Repeat the process to create additional Debit TAS-BETCs.

3.6 Editing a TAS-BETC

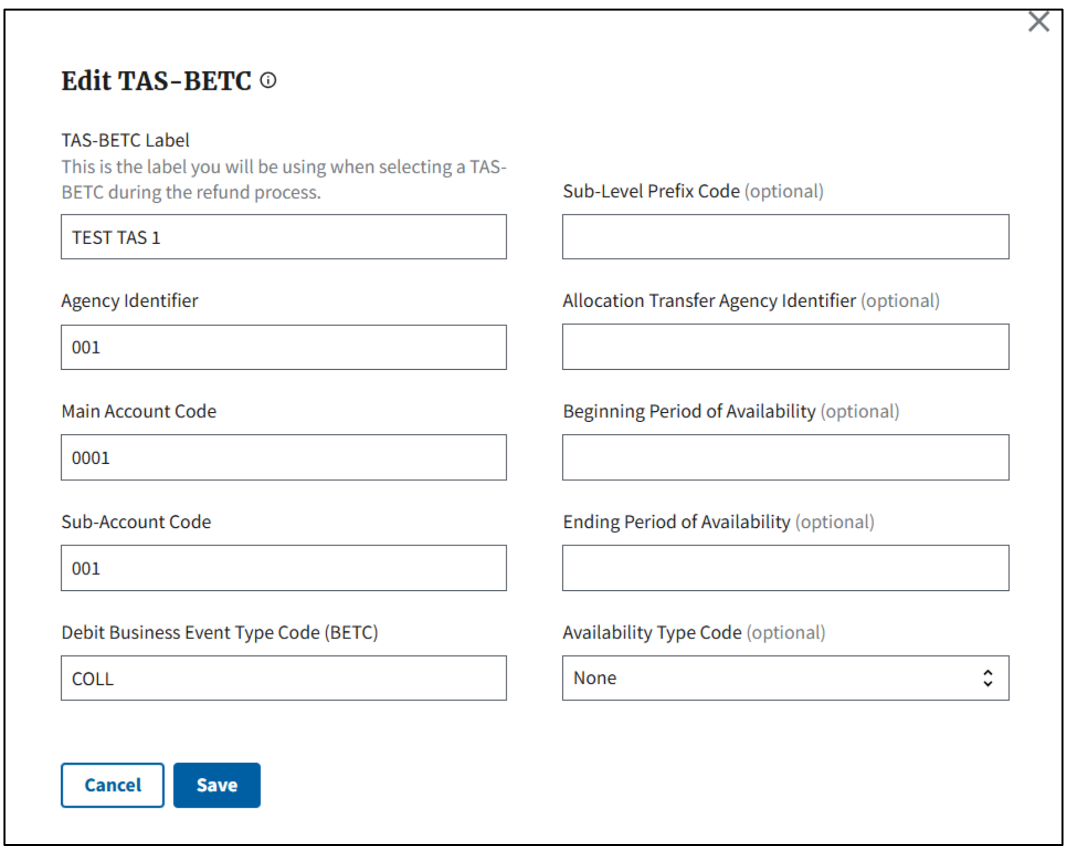
1. Select the TAS-BETC by clicking its checkbox.

Figure 10: Select TAS-BETC to edit



2. Click the **Edit** symbol for the TAS-BETC.

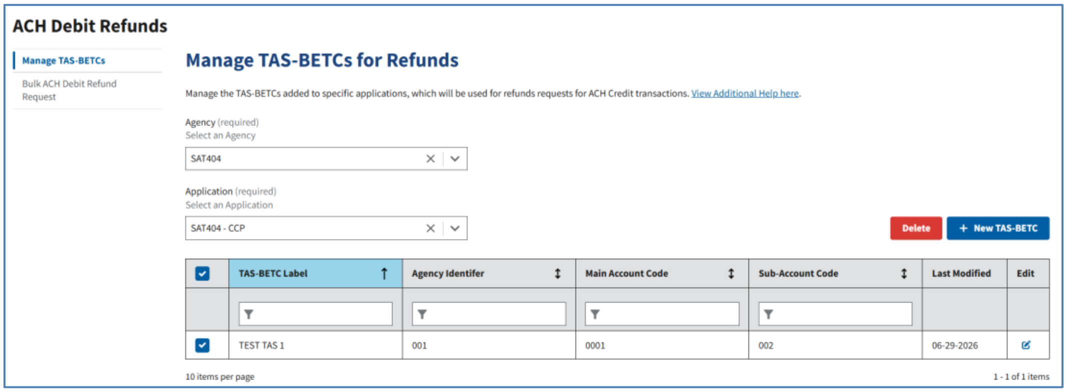
Figure 11: Edit TAS-BETC form



3. Change any values in the fields.

4. Click **Save**.
5. The Manage TAS-BETC page is displayed with the edited information.

Figure 12: Refreshed page with edited TAS-BETC

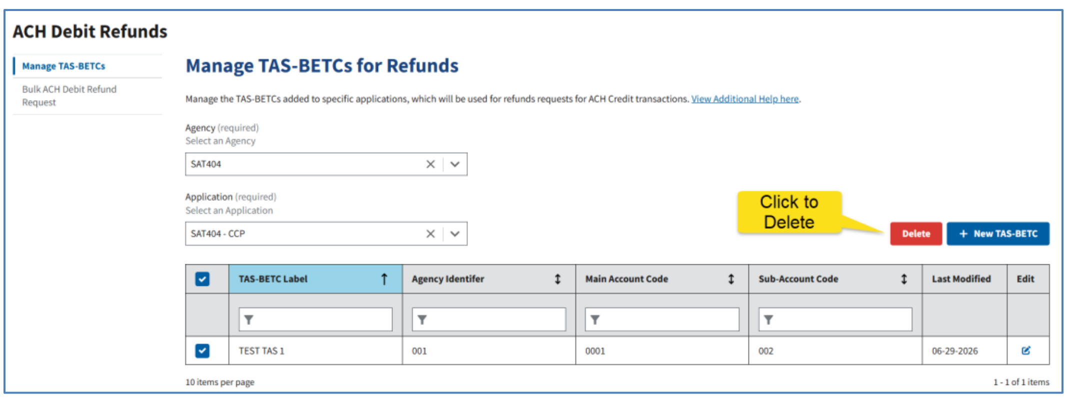


6. Click the TAS-BETCs checkbox to deselect it.

3.7 Delete a Debit TAS-BETC

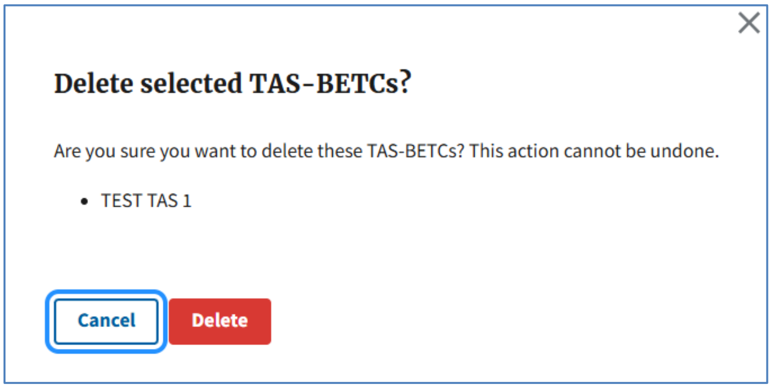
1. Select the Debit TAS-BETC.
2. Click **Delete**.
   The Delete button is disabled until a TAS-BETC is selected.

Figure 13: Manage TAS-BETC page with enabled Delete button



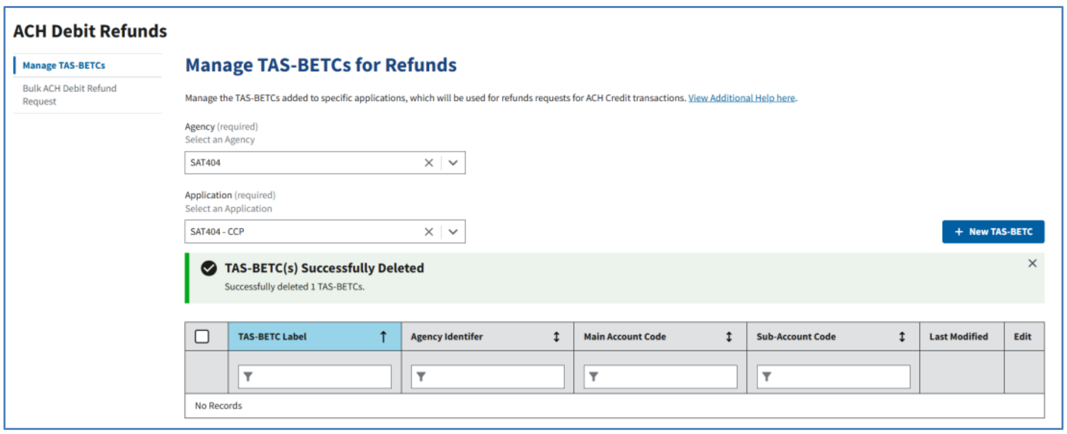
3. The delete confirmation dialog is displayed.

Figure 14: Delete TAS-BETC confirmation



4. Click **Delete** to confirm deletion.
5. The Manage TAS-BETCs for Refunds page is refreshed. The TAS-BETC is removed from the table, and a success message is displayed.

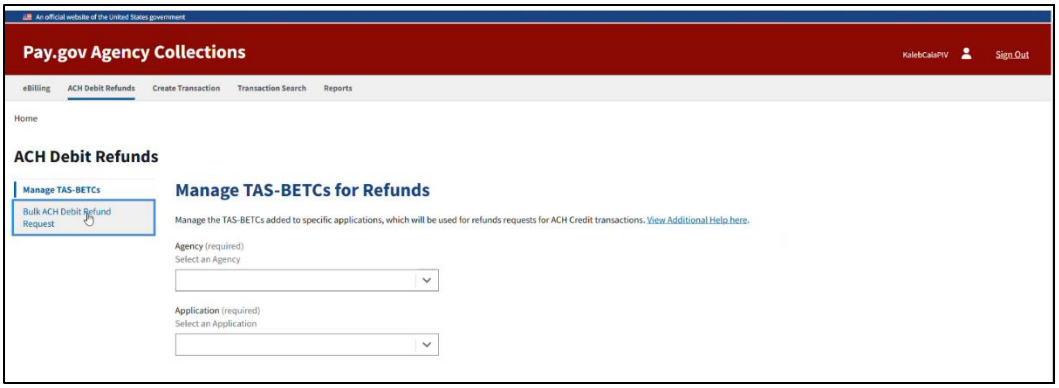
Figure 15: TAS-BETC deleted



4 Bulk ACH Debit Refund Requests

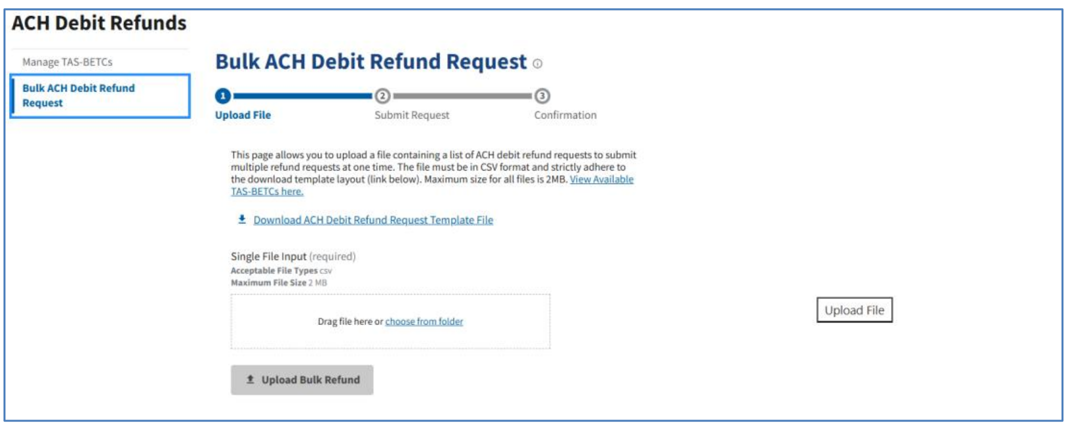
1. Click **Bulk ACH Debit Refund Request**.

Figure 16: Refunds home page



2. The bulk refund page opens.

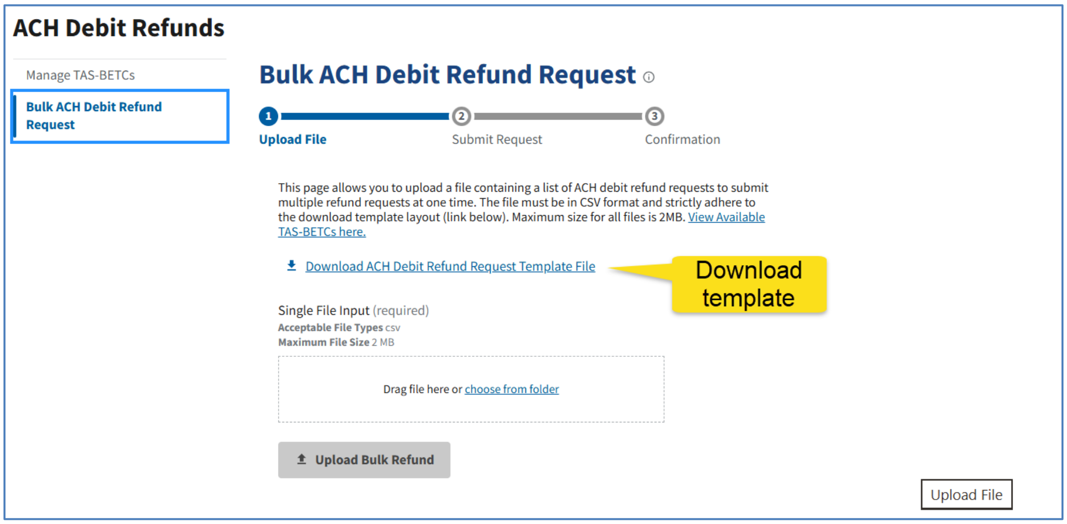
Figure 17: Bulk refunds page



4.1 Step 1: Create and Upload Refund File

1. Download a copy of the bulk refund template .csv file.

Figure 18: Download template link



2. The Bulk ACH Refunds Template Comma Separated Values (csv) file is downloaded to your download folder.
3. Copy the file and save it. Use the copy to create the bulk refund file you will upload. If you will use a saved file, make sure it is the latest version of the template.
4. Open the .csv file.

Figure 19: Blank bulk refund template

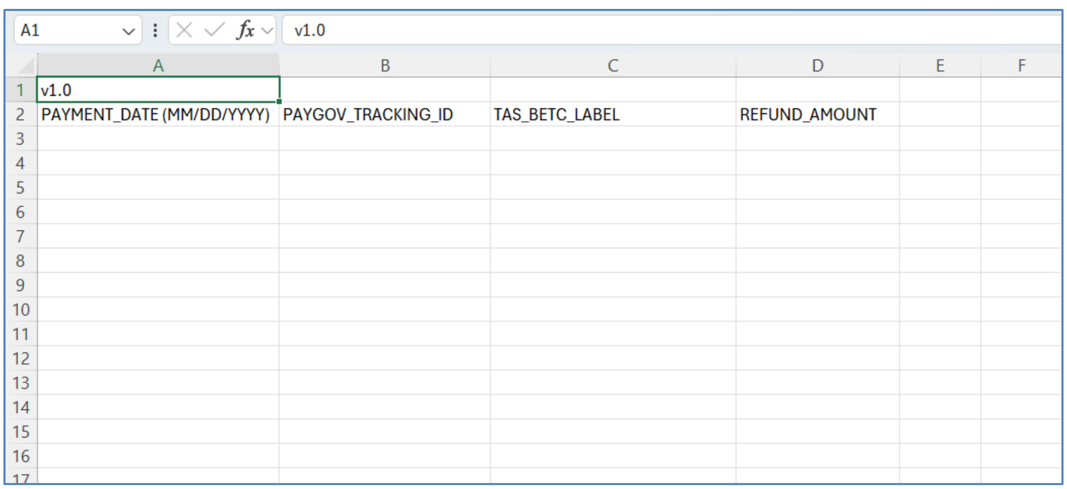


Table 3: Bulk Payment Template Description

Column	Description
PAYMENT_DATE	Date the payment was made. Individual payments in a recurring. series will have their own payment date. If the refund request is divided among several partial amounts, each on a separate line, all those lines will have the same payment date. **Note:** The payment date can be found in Transaction Search.
PAYGOV_TRACKING_ID	The Paygov Tracking ID assigned to the payment. If the refund is divided among partial amounts, each with a different TAS-BETC, the same Paygov Tracking ID would be listed on the line for each partial refund amount. Each individual payment in a recurring series of payments has its own Paygov Tracking ID.
TAS_BETC_LABEL	The TAS-BETC label assigned to the refund. **Note:** The refund request could have multiple lines for the same payment, each showing a part of the whole refund and each having a different TAS-BETC label, which assigns each partial refund to a different accounting category.
REFUND_AMOUNT	The amount of the refund request. The amount on the line could be the whole payment amount or a partial amount. For example, a refund request for a single payment could be listed on three separate lines with each line showing only a partial amount assigned to a different TAS-BETC label.

Important! Up to 100 unique Paygov Tracking IDs can be submitted in a bulk ACH debit refund request file.

However, If a refund is spit among multiple TAS-BETCs all lines in the CSV file for that split refund count as one Paygov Tracking ID.

For example, the same Paygov Tracking ID (identifying the same transaction) is used with four TAS-BETCs on four lines in the bulk request .csv file. All four refunds count as one unique Paygov_Tracking_ID.

Figure 20: Pay.gov tracking ID with four TAS-BETCs

PAYMENT_DATE	PAYGOV_ TRACKING ID	TAS-BETC_ LABEL	REFUND_AMOUNT
5/5/2026	254LCN8H	abc	10.00
5/5/2026	254LCN8H	def	5.00
5/5/2026	254LCN8H	ghi	20.00
5/5/2026	254LCN8H	jkl	6.00

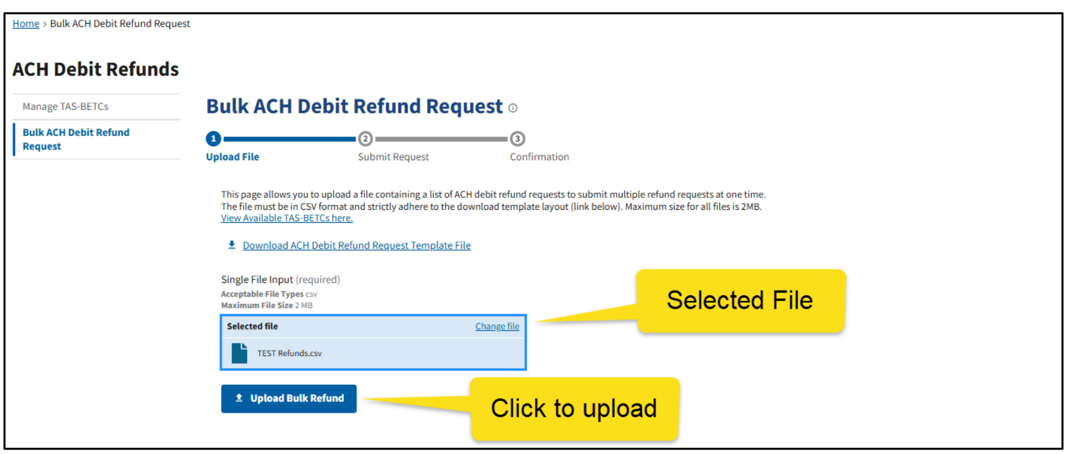
> If there are more than 100 unique Paygov Tracking ID in the file, an error message will be displayed, and you will not be able to submit the file. You will need to move some items to another .csv file and submit it separately.

5. Fill in values in the bulk refund request .csv file and then save it.

> ***Note:*** Only ACH transactions that have been settled for at least six business days are eligible to be refunded.
> Representments: If your agency allows for one or two representments for ACH debit transaction returned for insufficient funds (NSF), it can take longer than six business days for the transaction status to change to settled or retired.

6. Select the .csv file you just saved or drag it into the field.

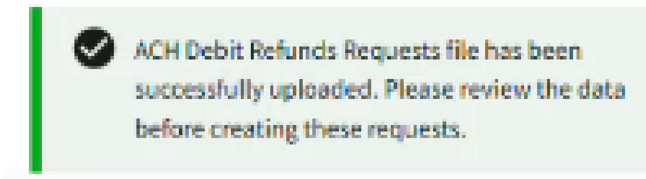
Figure 21: Selecting a bulk file to upload



7. Click **Upload Bulk Refund**.

8. The file is validated to ensure that cells for all requests are populated and that all information is correct. If all cells and information are correct, a success message is displayed.
   Other messages will be displayed if there are errors. The line number and error will be displayed. Update the bulk refund request file and upload it again.

Figure 22: Success message



9. The page is also refreshed with a table at the bottom showing the refunds that have been requested.
10. Review the refund items in the table to ensure they are correct. Click the arrows next to the column headings to change the order in which the items are shown – ascending or descending. If needed, correct any errors.
11. Each TAS-BETC assigned to the refund request is on a separate line.

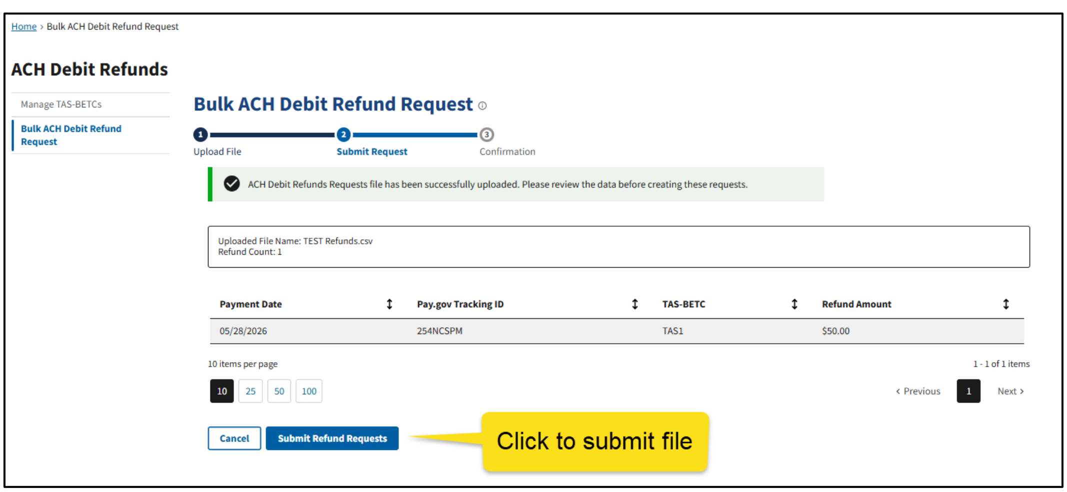
4.1.1 Example of assigning multiple TAS-BETCs to a Payment

A refund request for a single transaction of $100.00 is divided between three TAS-BETCs for accounting purposes. TAS1 is assigned for $50.00, TAS2 is assigned for $10.00, and TAS3 is assigned for $5.00. The total refund request for the transaction is $65.00, and $35.00 of the original transaction remains.

4.2 Step 2: Submit the Bulk Refund Request File

1. When you have validated the items to be refunded, the request can be submitted.
2. Click **Submit Refund Request**.

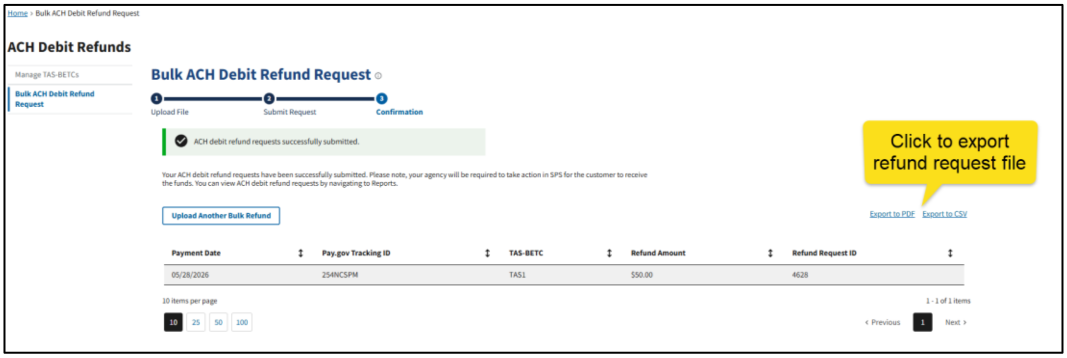
Figure 23: Page showing successful submission



4.3 Step 3: Confirmation

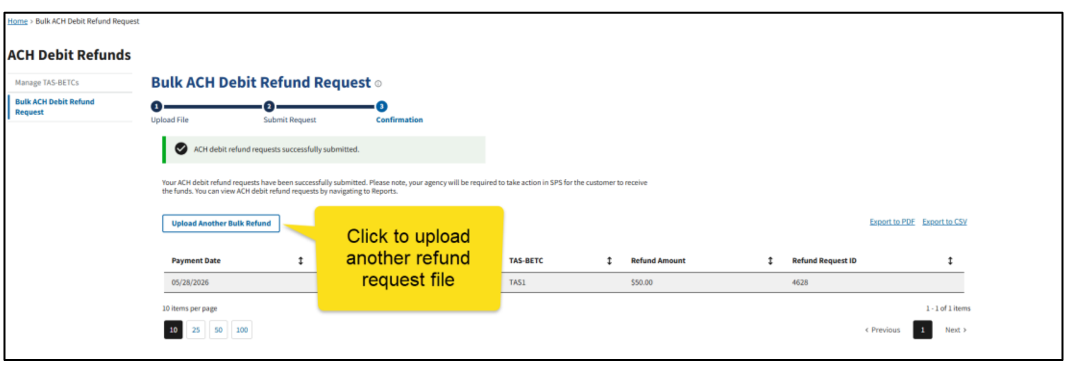
1. The refund request file is validated and processed. A success message is displayed if no errors are found, and the refund requests as shown in a table.
   You can export the table as a PDF or .csv file.
2.

Figure 24: Refund request successfully submitted with table of requests



3. The refund requests are submitted to PAM, which then sends them to SPS where they are approved or denied.
4. SPS returns approved refunds to PAM.so they can go on to the next step in the refund process.
   Denied refunds stop at this step.in the process. As a result, agencies will not be able to initiate a refund request for a rejected item through Pay.gov again and must handle the refund outside of Pay.gov's system.
5. Pam sends approved refund requests to FedACH were the refund is disbursed.
6. Refund information is sent to PACER, which is the system or record. The payment status is displayed in TCIS.
7. -Click Upload Another Bulk Refund if you want to upload and submit another .csv file.

Figure 25: Upload Another Bulk Refund button



5 Errors

When a bulk refund request file is uploaded, the contents of the .csv file are validated. Error messages are displayed on the page that include the type of error and the lines in the bulk request file that need to be fixed.

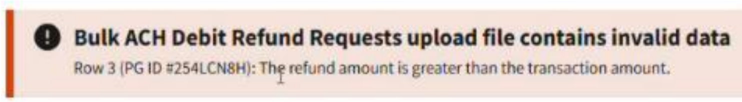
Validation also occurs when the bulk refund request file is submitted and any errors are displayed on the page.

You will be able to correct errors in the .csv file and upload the file again.

5.1 Example errors

- Refund amount greater than the transaction amount
- Invalid TAS-BETC Label
- Transaction ineligible for refund
- Too large a bulk request file
- Duplicate TAS-BETC used in a bulk file
- File could not be uploaded
- Other Errors

Figure 26: Example error message



6 Testing

Agencies can test the functionality to store the TAS-BETC information and initiate the refund request in our QA environment, but this information will not be sent downstream to the test environment for SPS.

7 Customer Support

7.1 Contact Information

Hours:	8:00 am to 7:00 pm Monday through Friday, Closed Bank Holidays
Phone:	(800) 624-1373
Email address:	pay.gov.clev@clev.frb.org