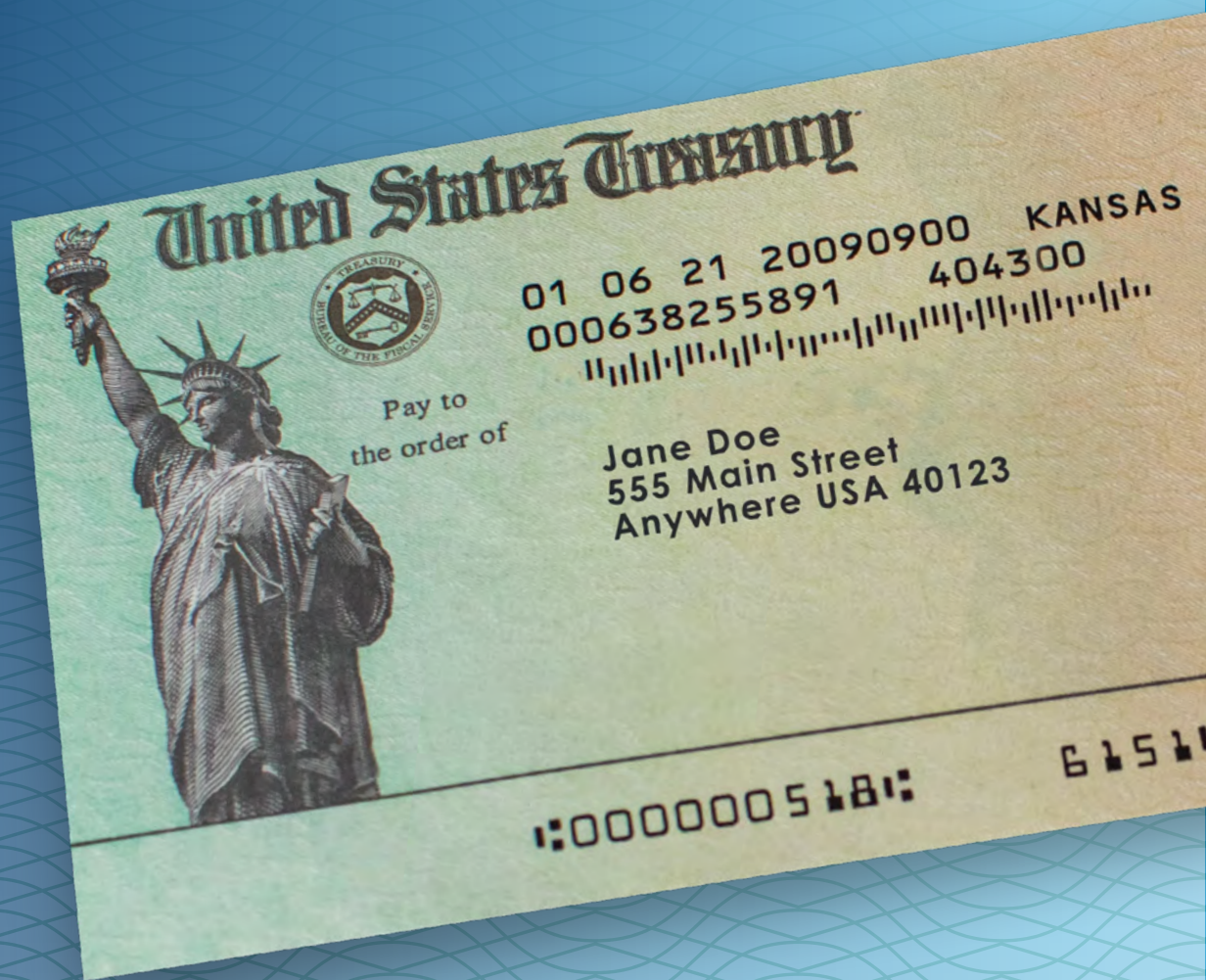


A Banker's Guide to the Treasury Check Verification System



What is TCVS?

TCVS is a tool designed to provide information to assist the End User in making a decision regarding the validity of a Treasury check, and that the determination on whether to negotiate a Treasury check remains the responsibility of the End User; that while Fiscal Service will make reasonable efforts to ensure the accuracy of the data available in TCVS, information may not be timely since it is updated once a day (not in real time); and, that Fiscal Service does not warrant the data or accept any liability for any inaccuracies in that data.

This ABA- supported service is intended as a centralized point of access to the TCVS. ABA does not expressly or by implication, own, maintain or service the information held by the U.S. Treasury to support the system inquiries.

To use the TCVS, you must:

- Be employed at an ABA member bank
- Log in using your aba.com account, which must be associated with your bank-issued email address. This ensures we can verify your affiliation with an ABA member institution
- Validate your bank affiliation by entering an access code that will be sent to your email address.
- Agree to the terms and conditions.

You can download the terms and conditions at [Treasury Check Verification System | American Bankers Association](#)

Verification Required

To confirm your affiliation with your institution, please enter the access code that was sent to your email address and input it below.

Enter The Code

Submit

Send New Code

1:58 - Minute Count

What are Treasury checks?

The U.S. Department of the Treasury issues Treasury checks for various federal payments, including:

Tax Refunds (IRS-issued checks)

Social Security Payments

Federal Employee Payroll Checks

Veterans Affairs (VA) Benefits

Economic Stimulus Payments

Government Vendor Payments

Federal Loan Disbursements (e.g., student loans, disaster relief loans)

Civil Service Retirement Checks

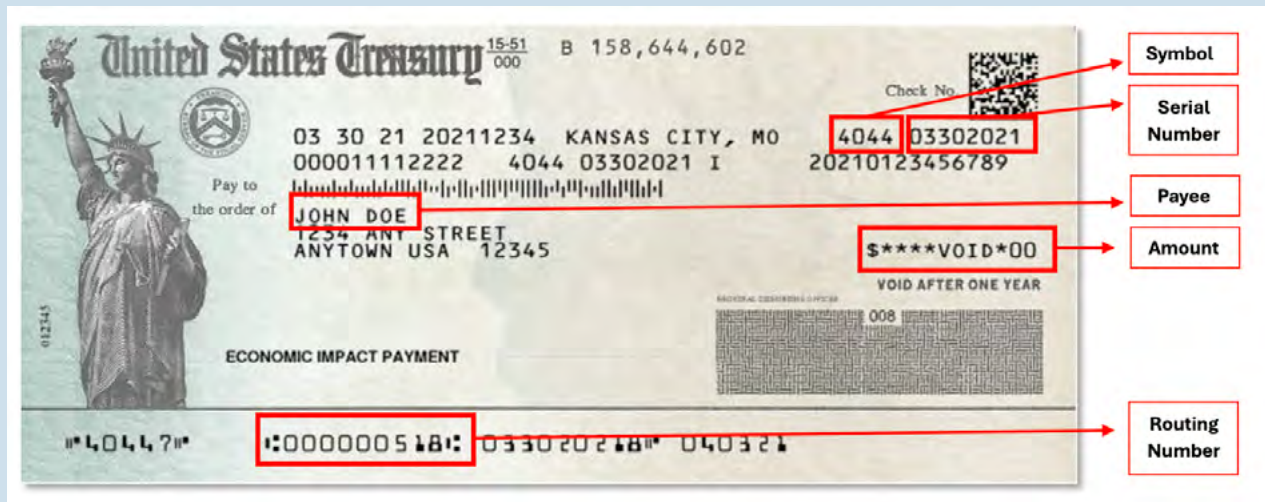
Military Retirement & Survivor Benefits

Federal Unemployment Benefits

How to Verify Treasury checks:

1. Visit **ABA.com/TCVS** and log in to your **ABA.com account**
 - a. Be sure to use the ABA.com account associated with your **bank-issued email address**.
2. Select “**Access TCVS**”
3. **Enter the access code** sent to your email
 - a. This code confirms your affiliation with an ABA member bank.
4. **Agree to the terms and conditions** to proceed.
5. **Enter the check information:**
 - a. Symbol Number
 - b. Serial Number
 - c. Check Amount
6. **Check** that all information entered is accurate, then click “**Verify.**”
7. **Results will display the following (if available):**
 - a. Check Status
 - b. Payee Name *(if available)*
 - c. Any errors or mismatched data

Where to find information on your Treasury check?



Issues receiving access code:

Please allow at least one minute for the access code to be sent, as delivery may be delayed by Outlook.

1. Ensure that your ABA.com account is affiliated with the correct institution.
2. Check your spam and junk folders for an email from ABA Support [support@aba.com]
3. Contact your IT team to ensure that ABA Support [support@aba.com] is not being blocked by your institution.

How to save a PDF file of your API results:

1. Ensure you are on the TCVS screen displaying the results you want to save.
2. On your keyboard, press Ctrl + P (or Cmd + P on Mac).
3. In the print dialog, select "Save as PDF" as your printer option.
4. Click "Save" and choose the appropriate folder to store the file.

Check Status and Return Possibilities:

Check Issued

A check with the matching symbol, serial number, and amount was found in the Treasury database, and its status is marked as “Issued.” An issued check is a valid check distributed by the Treasury that has not been paid, cancelled, or expired.

The screenshot shows the 'Verification Details' page with two main sections: 'Enter Check Information' and 'Treasury Response'. In the 'Enter Check Information' section, the Symbol is 4045, Serial is [REDACTED], Check Amount is \$6.00, RTN (Routing Transit Number) is 000000018, and Payee Name is [REDACTED]. The 'Treasury Response' section shows the same information with green checkmarks next to each field. The Status is 'Check Issued'.

Important Notes:

- Payee name is only available for checks with an Issued status.
- “Payee name not available” may return if the check is issued but the payee name is not recorded/available in the treasury database.
- If the payee name is not available for issued checks, it is likely due to a sensitive government employee or a check related to a government contract.

Check Issued | Payee Name Not Available

The payee name is not available or recorded in the Treasury database.

Note: This does not confirm whether the payee name is correct or incorrect—it simply indicates that it is not known.

The screenshot shows the 'Verification Details' page with the same 'Enter Check Information' as the previous one. In the 'Treasury Response' section, the Symbol, Serial, Check Amount, and RTN are verified with green checkmarks. However, the Payee Name field is empty and has a yellow warning icon next to it with the text 'Payee name not available'. The Status is 'Check Issued'.

Amount Does Not Match

The amount entered does not match Fiscal Service records.

Note: The API does not return the amount listed by the Treasury for the entered symbol and serial number.

The check status will remain unknown/no match until the correct amount is entered for the provided symbol and serial number.

Please ensure that the amount, symbol, and serial number are all entered correctly.

The screenshot shows the 'Verification Details' page with two main sections: 'Enter Check Information' and 'Treasury Response'.

Enter Check Information:

- Symbol:** 4045
- Serial:** [Redacted]
- Check Amount:** 8.00
- RTN (Routing Transit Number):** 000000118
- Payer Name:** [Redacted]
- Issue Date:** [Redacted]
- ☒ I certify that information submitted is true.

Treasury Response:

- Symbol:** 4045 (Green checkmark)
- Serial:** [Redacted] (Green checkmark)
- Check Amount:** Treasury does not return correct amount. **Amount does not match** (Red error message with a red 'X' icon).
- RTN (Routing Transit Number):** 000000118 (Green checkmark)
- Payer Name:** [Redacted] (Yellow warning icon with message: 'Payer name is only available for "Issued" checks')
- Status:** **Amount Does Not Match** (Red text)

Buttons at the bottom: **Verify** and **New Request**.

Check Paid/Reconciled

The U.S. Treasury check associated with the entered symbol, serial number, and amount has already been reconciled/paid.

The screenshot shows the 'Verification Details' page with two main sections: 'Enter Check Information' and 'Treasury Response'.

Enter Check Information:

- Symbol:** 4046
- Serial:** [Redacted]
- Check Amount:** 180.00
- RTN (Routing Transit Number):** 000000118
- Payer Name:** [Redacted]
- Issue Date:** [Redacted]
- ☒ I certify that information submitted is true.

Treasury Response:

- Symbol:** 4046 (Green checkmark)
- Serial:** [Redacted] (Green checkmark)
- Check Amount:** \$180.00 (Green checkmark)
- RTN (Routing Transit Number):** 000000118 (Green checkmark)
- Payer Name:** [Redacted] (Yellow warning icon with message: 'Payer name is only available for "Issued" checks')
- Status:** **Check Paid** (Red text)

Buttons at the bottom: **Verify** and **New Request**.

Check Expired

The U.S. Treasury check matching the provided symbol, serial number, and amount has expired.

Verification Details

Enter Check Information

Symbol

4046

Serial

Check Amount

\$180.00

RTN (Routing Transit Number)

000000518

Payee Name

Not required - returned for checks with "Issued" status

Issue Date

Not required - Treasury does not require return issue date

☒ I certify that information submitted is true

Verify

New Request

Treasury Response

Symbol

4046

Serial

Check Amount

\$180.00

RTN (Routing Transit Number)

000000518

Payee Name

Status:

Check Expired

Check Cancelled

The U.S. Treasury check matching the provided symbol, serial number, and amount has been cancelled.

Verification Details

Enter Check Information

Symbol

4046

Serial

Check Amount

\$180.00

RTN (Routing Transit Number)

000000518

Payee Name

Not required - returned for checks with "Issued" status

Issue Date

Not required - Treasury does not require return issue date

☒ I certify that information submitted is true

Verify

New Request

Treasury Response

Symbol

4046

Serial

Check Amount

\$180.00

RTN (Routing Transit Number)

000000518

Payee Name

Status:

Check Cancelled

No Match | Check Not Found

No check was found in the Treasury database that matches the provided symbol and serial number combination.

The screenshot displays the 'Verification Details' interface. It is divided into two main sections: 'Enter Check Information' on the left and 'Treasury Response' on the right. The 'Enter Check Information' section contains several input fields with labels: 'Symbol' (with value 1111), 'Serial' (with value 11111111), 'Check Amount' (with value 111.00), 'RTN (Routing Transit Number)' (with value 000000510), 'Payee Name' (with a note 'Not required - returned for checks with "Issued" status'), and 'Issue Date' (with a note 'Not required - Treasury does not require return issue date'). There is also a checkbox labeled 'I certify that information submitted is true' which is checked. At the bottom of this section are two buttons: 'Verify' and 'New Request'. The 'Treasury Response' section displays a red message: 'No Match / Check Not Found'.

FAQs:

Q: Can you provide insights on the connections with Fiscal Service to ensure the output is accurate?

A: The API provides data directly from the U.S. Treasury. ABA does not have the ability to independently verify the accuracy of the returned data.

Q: Any technical specifications so the system can integrate seamlessly with our framework? I'm assuming this is a hosted application?

A: The TCVS API will not integrate with your bank's internal systems. It will remain a hosted application on ABA.com. Because of this, we are implementing single verification only—each check must be verified individually through the portal.

Q: Can I verify checks in bulk or mass?

A: At this time, the system supports single check verifications only.

Q: Will I need a new access code for each check I verify?

A: A new access code is not required for each inquiry. Once logged in, users remain active for up to 8 hours and may verify as many checks as needed during that session. If the browser is closed or the session times out, a new access code will be required to log back in.

FAQs: (continued)

Q: Are there any limits on usage?

A: No, there are no limits on the number of employees who can use the tool or the number of checks that can be verified per user or institution each day.

Q: What is the cost to the bank?

A: ABA's centralized point of access to the TCVS API with payee name is included in ABA membership, with no additional cost.

Q: How are banks implementing TCVS at their institutions?

A: Implementation varies by institution. Some banks use a centralized fraud team to review checks, either reviewing all Treasury checks or applying specific parameters (e.g., check amount, flagged checks, etc.). Others are implementing TCVS at the teller level, with all Treasury checks verified at the point of presentment. Tellers can access the system as long as they have a bank-issued email address.

Still have questions? Contact tcvs@aba.com