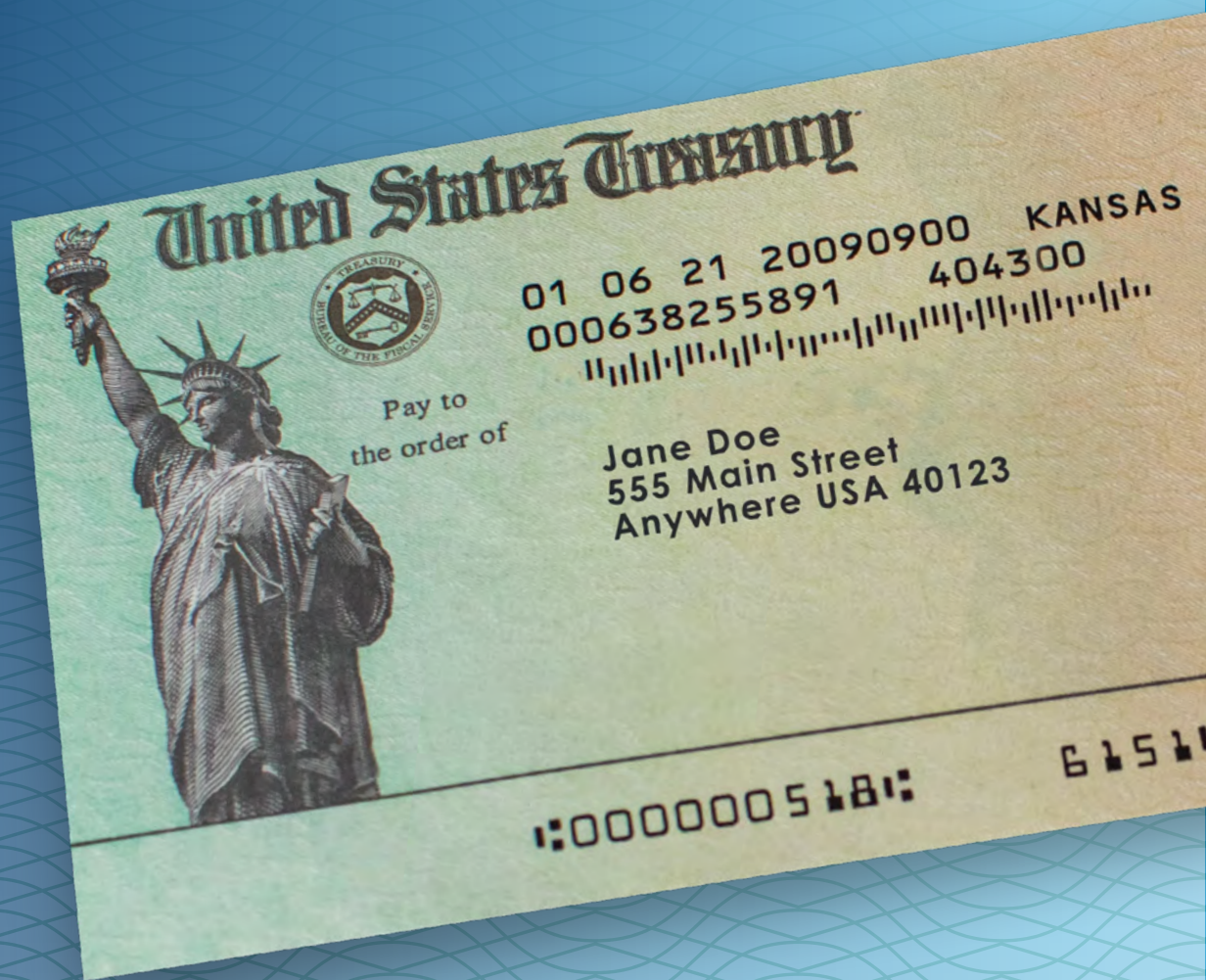


# A Banker's Guide to the Treasury Check Verification System



## 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

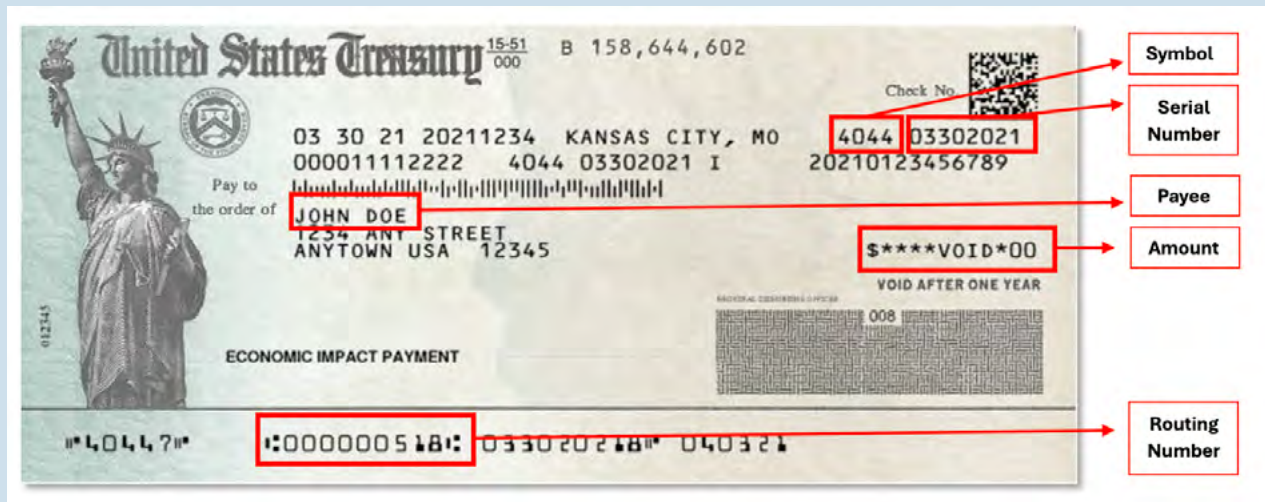
Military Retirement & Survivor Benefits

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
  - d. Routing Number (RTN)
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.”

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, the Serial number is [REDACTED], the Check Amount is 6.00, the RTN (Routing Transit Number) is 000000518, and the Payee Name is [REDACTED]. In the 'Treasury Response' section, the Symbol is 4045, the Serial number is [REDACTED], the Check Amount is \$6.00, the RTN (Routing Transit Number) is 000000518, and the Payee Name is [REDACTED]. 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.

### 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 two main sections: 'Enter Check Information' and 'Treasury Response'. In the 'Enter Check Information' section, the Symbol is 4045, the Serial number is [REDACTED], the Check Amount is 6.00, the RTN (Routing Transit Number) is 000000518, and the Payee Name is [REDACTED]. In the 'Treasury Response' section, the Symbol is 4045, the Serial number is [REDACTED], the Check Amount is \$6.00, the RTN (Routing Transit Number) is 000000518, and the Payee Name is [REDACTED]. The Status is 'Check Issued'. A warning message 'Payee name not available' is displayed next to the Payee Name field.

## 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.**

**Verification Details**

### Enter Check Information

\* Symbol: 4045

\* Serial: [REDACTED]

\* Check Amount: 8.00

\* RTN (Routing Transit Number): 000000518

\* Payer Name: [REDACTED]

\* RTN (Routing Transit Number): 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: 4045 ✓

Serial: [REDACTED] ✓

Payer Name: [REDACTED] Amount does not match

RTN (Routing Transit Number): 000000518 ✓

Payer Name: [REDACTED] Please verify symbol, serial, and amount are correct

Status: Amount Does Not Match

\* Please verify symbol, serial, and amount are correct

## Check Paid/Reconciled

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

**Verification Details**

### Enter Check Information

\* Symbol: 4046

\* Serial: [REDACTED]

\* Check Amount: 180.00

\* RTN (Routing Transit Number): 000000518

\* Payer Name: [REDACTED]

\* RTN (Routing Transit Number): 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: [REDACTED] ✓

Check Amount: \$180.00 ✓

RTN (Routing Transit Number): 000000518 ✓

Payer Name: [REDACTED] Please verify symbol, serial, and amount are correct

Status: Check Paid

## 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  
[REDACTED]

\* Check Amount  
\$80.00

\* RTN (Routing Transit Number)  
000000518

\* Payer 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  
[REDACTED] ✓

Check Amount  
\$80.00 ✓

RTN (Routing Transit Number)  
000000518 ✓

Payer Name  
[REDACTED] ⚠  
Please check this field for "Issued" status

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  
[REDACTED]

\* Check Amount  
\$80.00

\* RTN (Routing Transit Number)  
000000518

\* Payer 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  
[REDACTED] ✓

Check Amount  
\$80.00 ✓

RTN (Routing Transit Number)  
000000518 ✓

Payer Name  
[REDACTED] ⚠  
Please check this field for "Issued" status

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: 'Symbol' (with '1111' entered), 'Serial' (with '11111111' entered), 'Check Amount' (with '111.00' entered), 'RTN (Routing Transit Number)' (with '000000510' entered), '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 on the right contains a single message in a red box: 'No Match / Check Not Found'.

## FAQs:

### Q: What information is tracked/stored?

A: ABA does not store the check request details or the Treasury's response. The only data retained is which account accessed the system and whether they successfully called the API.

### 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.

Still have questions? Contact [tcvs@aba.com](mailto:tcvs@aba.com)