

PAY.GOV
FUNDS REMITTANCE GUIDE
For FFEL Lenders

April 2019

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PURPOSE

The purpose of this guide is to introduce Pay.gov, a payment method for guaranty agencies to remit funds to FSA.

What is Pay.gov?

Pay.gov is a U.S. Treasury's application that provides users a secure portal for remitting funds electronically. It satisfies agency and agency customer demands for electronic payment alternatives and the ability to make and monitor payments and collections online 24 hours-a-day.

What do I need to do to submit a payment?

Confirm ACH Block Exception

Many institutions use ACH debit blocks as a precaution to prevent accidental withdrawals from unauthorized sources. In order to allow our transactions to go through successfully, we ask that our Company ID be an exception for the debits you authorize on the Pay.gov site. Our Company ID for this specific collection is 9102000525. Other debits will still be blocked.

Create an account in pay.gov. Click on the applicable payment URL:

GETTING STARTED – pick the payment you wish to enter and click on the appropriate URL:

LARS – the quarterly invoice: <https://www.pay.gov/public/form/start/163664508>

CLRF – the monthly consolidation loan fee: <https://www.pay.gov/public/form/start/163664320>

***Suggestion – mark these sites as “favorites”. They will be hidden to the general public on the public Pay.gov website.**

CREATING AN ACCOUNT

When you select a URL (let's try LARS) you will be prompted to either "Sign In", or "Create an Account."
If you have already created your account, sign in and proceed to page 10 for the next steps. **You cannot make a payment unless logged in with your profile.**

Lender LARS Remittance Form



About this form

Use this form to pay your quarterly LARS fees.

Accepted Payment Methods:

- Bank account (ACH)

With an account you can:

- See the payments you made since you created an account.
- Store payment information so you don't have to re-enter it.
- Copy a form you already submitted the next time you need to make a payment.

You must be signed in to submit this form. [Sign In](#) or [Create an Account](#).

[Preview Form](#)

[Cancel](#)

[Continue to the Form](#)

Click on "Create an Account."

Step 1) - You will be prompted to create a personal account or company account. Select **“Company Account.”**

Create an account

Which type of account best fits your needs?

Create a personal account

I am a person not representing a company, organization or government agency.

Create a company account

I am acting on behalf of a company or organization.

Already have a Pay.gov account? [Sign In](#)

STEP 2) - Next, enter your first and last names, your email address, and agree to the terms. Click **“Activate Account.”**

Create a company account: Step 1



Create a company account

You must fill in the boxes marked *

* First Name

Jane

* Last Name

Doe

* Email Address

FSAPayments@ed.gov

* I have read and I agree to the [Rules of Behavior](#)

An email will be sent with steps to complete your account setup.

Activate Account

STEP 3) - You will receive a message telling you to look for an email at the address you just provided, in order to continue. It may take a few minutes for the email to appear.

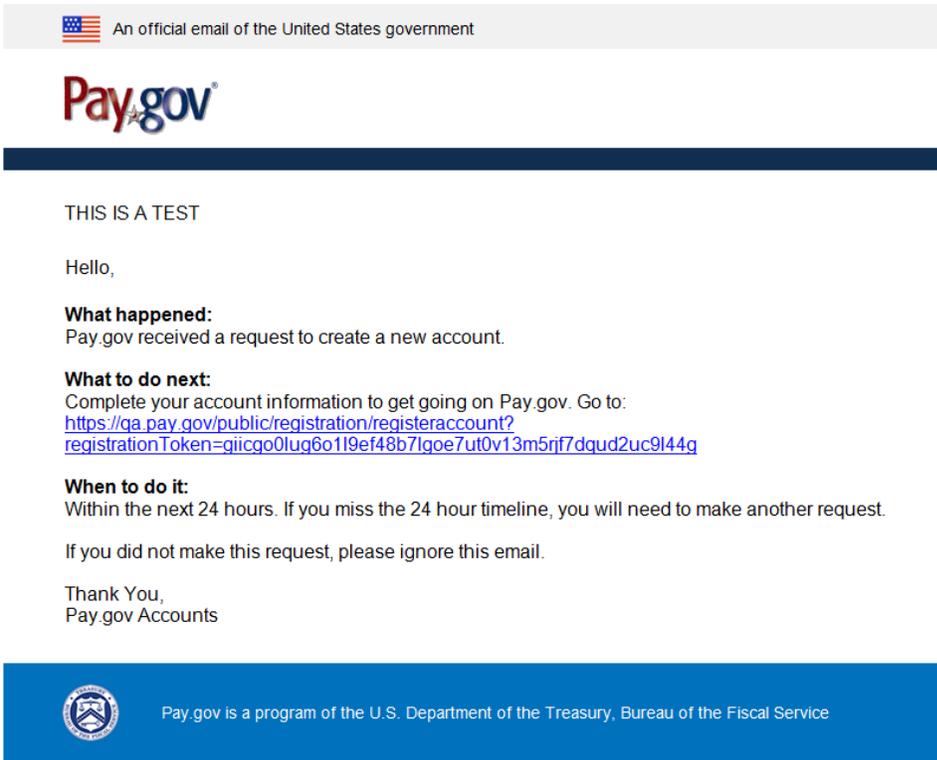
Create a company account: Email has been sent



Check your email to get started on setting up your account.

You're minutes away from setting up your account. An email has been sent to **F*****@e*.gov** for validation. You will have 24 hours to verify your email.

STEP 4) – Open the email and **click on the link** given to continue:



(Note: This is a sample email)

STEP 5) - Complete all the fields and click "Next Step."

Create a company account: Step 2

1 Activate Account 2 **Contact Information** 3 Company Information 4 Set Up Security 5 Sign In

Please provide your contact information

You must fill in the boxes marked *

* Address Line 1 (Street address, P.O. Box, c/o)

Address Line 2 (Apartment, suite, unit, building, floor, etc.)

* City

* State / Province / Region

* ZIP / Postal Code

* Country

* Phone Number

I want to receive email notifications related to ACH payments using the confirmation email address entered with the transaction.

Next Step

STEP 6) - Complete the fields below. For “Company Name” insert your lender name. If you will be making payments for multiple lender IDs under your profile (i.e. as a trustee), enter your parent lender name.

If the Company Contact Information is the same as the prior screen, click the “**Same as Contact Information**” box to save time. When finished, click “**Next Step**”.

Create a company account: Step 3



Please provide your company information

You must fill in the boxes marked *

* Company Name

Company Contact Information

Same as Contact Information

* Company Address Line 1 (Street address, P.O. Box, c/o)

Company Address Line 2 (Apartment, suite, unit, building, floor, etc.)

* Company City

* State / Province / Region

* Company ZIP / Postal Code

* Company Country

Next Step

STEP 7) – This is where you enter your security information. Create a Username and Password using the guidelines shown.

Create a company account: Step 4



Please set up your security information

Username and password

You must fill in the boxes marked *

* Create a username (Minimum of 4 letters or numbers)

* Create a password (Minimum of 8, maximum of 25 characters containing: mix of upper and lower case letters, minimum of one number, minimum of one [special character](#))

Show my password

(screen continued on next page)

(STEP 7 – Cont'd)

Identity verification

The identity verifications cannot be changed after you submit.

* Secret question (If you need to reset your password, this will be used to verify your identity)

* My secret answer

Show my secret answer

* Shared challenge question (If you ever need to call Pay.gov, this will be used to verify your identity)

* My challenge answer

Show my challenge answer

Create My Account

Now pick a “Secret question” and a “Shared challenge question” before clicking on “**Create My Account.**”

STEP 8) – Finished! Now type your Username and password, and click the “Sign In” button.

Create a company account: Step 5



Sign In

You must fill in the boxes marked *

* Username (Minimum of 4 letters or numbers)

* Password (Minimum of 8, maximum of 25 characters containing: mix of upper and lower case letters, minimum of one number, minimum of one [special character](#))

Sign In

Forgot your username? [Email it to me](#)

Forgot your password? [Reset it](#)

STEP 9) – Pay.gov will now take you back to the payment screen where you started. You may now select “Continue to the Form” to enter your payment. (If you previously created an account, you will need to sign in and then click the URL to see this page.)

Lender LARS Remittance Form

1 Before You Begin 2 Complete Agency Form 3 Enter Payment Info 4 Review & Submit 5 Confirmation

Need Help?
Contact: Federal Student Aid
Email: [Click to email](#)

About this form
Use this form to pay your quarterly LARS fees.

Accepted Payment Methods:

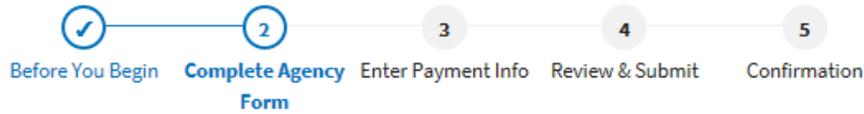
- Bank account (ACH)

[Preview Form](#) [Cancel](#) [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. [Please review our privacy policy](#) for more information.

ENTERING A LARS PAYMENT

Lender LARS Remittance Form



Need Help?
[Expand](#)



FFEL LENDER'S INTEREST & SPECIAL ALLOWANCE REQUEST AND REPORT LaRS REMITTANCE FORM

*Required Fields are marked with an asterick

* Collection Type:

* Lender Code:

* LaRS Payment Amount: [Click here for a sample form for help](#)

* Contact Name:

* Phone Number:

* E-mail:

This is the Lender LARS payment screen. Please complete all of the following:

- a) Lender Code – please type carefully! Your Lender Code is found on the Statement of Account. If this is not accurate your payment will not be posted to the correct account. Required: 6 digits beginning with an ‘8’.
- b) LaRS Payment Amount – from the Total Amount Due located on the Statement of Account.
- c) Contact Name – your name, in case of questions.
- d) Phone Number – your number, in case of questions.
- e) Email – your email address, in case of questions.

To see a sample Statement of Account, click on the **“Click here for a sample form for help.”** If you still have questions you can click on the **“Need Help”** button at the top of the screen and an email will be sent to the LARS mailbox.

Click on the **“Continue”** button to enter your payment information on the next page.

Lender LARS Remittance Form



Need Help?

Contact:
Federal Student Aid

Email:
[Click to email](#)

Please provide the payment information below. Required fields are marked with an *

* Payment Amount

\$500.00

* Payment Date (mm/dd/yyyy)

01/29/2019

Earliest Payment Date

Choose Payment Date

* Account Holder Name

I would like to save this payment account to my profile

* Select Account Type

Select ...



The payment amount you entered from the previous page will be shown at the top of the screen, along with the date the payment will be debited from your account.

“Account Holder Name” – enter your Lender Name.

If you would like to save your bank account information to your profile, **check the box**. This will save you some typing the next time you enter a payment because the fields will populate for you. If you will be paying from multiple accounts you always have the option to enter a new account.

“Select Account Type” – you may pick Business Checking, or Business Savings.

(Screen continued on next page)

(continued from previous page)

* Routing Number

* Account Number

* Confirm Account Number

Collection Type

LARS

GA Code

Lender ID

877411

[Previous](#)

[Return to Form](#)

[Cancel](#)

[Review and Submit Payment](#)



Enter your routing number and account number, and confirm the account number. If the routing number is not valid you will not be allowed to proceed until it is corrected.

Click on **“Review and Submit Payment”**.

This review screen allows you to confirm the information that was entered. If you find you made an error, click on the “**Previous**” button at the bottom of the screen to go back and make corrections.

Lender LARS Remittance Form



Need Help?

Contact:
Federal Student Aid

Email:
[Click to email](#)

Please review the payment information below. Required fields are marked with an *

Payment Information

Payment Type: Bank account (ACH)

Payment Amount: \$500.00

Payment Date: 01/29/2019

Collection_Type: LARS

GA_Code:

Lender_ID: 877411

Account Information

Account Holder Name: ABC Education Lender

Routing Number: 042000424

Account Number: *****2345

I would like to receive an email confirmation of this transaction.

* Email Address:

* Confirm Email Address:

CC:

You may enter multiple email addresses in this field. Separate email addresses with a comma.

Authorization and Disclosure Statement

Authorization and Disclosure--Consumers and Businesses ^

The debit transaction(s) to which you are agreeing are handled on behalf of Federal agencies by "Pay.gov," which consists of services offered by the U.S. Treasury Department's Bureau of the Fiscal Service. As used in this document, "we" or "us" refers to the Bureau of the Fiscal Service and its agents and contractors operating

v

[Printable version](#)

* I agree to the Pay.gov authorization and disclosure statement

[Previous](#)

[Return to Form](#)

[Cancel](#)

[Submit Payment](#)

Check the box to receive email confirmations of your transactions, or uncheck if you do not wish to receive emails. You may also send additional emails to other addresses if desired.

Check the box to agree to the Pay.gov authorization, and then click on **"Submit Payment."**

Payment Confirmation - Lender LARS Remittance Form



Need Help?

Contact:
Federal Student Aid

Email:
[Click to email](#)

Your payment is submitted

Please print this page. You can also find your receipt in your account payment activity. A confirmation email has been sent to FSAPayments@ed.gov. [Print Receipt](#)

To confirm your payment went through:

Check your bank statement or account on the payment date

For questions or to cancel this transaction:

Contact the federal government agency you paid. Pay.gov is unable to cancel this transaction. You may be able to cancel a recent transaction in your account payment activity.

We value your feedback!

Let us know how we did. Complete our [short two minute survey](#). 

Tracking Information

Pay.gov Tracking ID: 3FPEUART

Agency Tracking ID: 120039878503

Form Name: Lender LARS Remittance Form

Application Name: FSA FFEL

Payment Information

Payment Type: Bank account (ACH)

Payment Amount: \$500.00

Transaction Date: 01/28/2019 10:47:38 AM EST

Payment Date: 01/29/2019

Collection Type: LARS

GA Code:

Lender ID: 877411

Account Information

Account Holder Name: ABC Education Lender

Routing Number: 042000424

Account Number: *****2345

[View this payment on the Payment Activity page.](#)

[View this form on the My Forms page.](#)

Your transaction is complete. You may now print a receipt or sign out.

If you select the links to “**View this payment on the Payment Activity page**” or “**View this form on the My Forms page**”, you will be taken to the My Account feature of Pay.gov. Let’s make that our next topic...

(sample email confirmation)



THIS IS A TEST

Your payment has been submitted to Pay.gov and the details are below. To confirm that the payment processed as expected, you may refer to your bank statement on the scheduled payment date. If you have any questions or wish to cancel this payment, you will need to contact the agency you paid at your earliest convenience.

You will receive a reminder email several days before the payment is processed.
If you wish to cancel this transaction, sign in to your account at <https://ga.pay.gov/> and choose the Pending tab of the Payment Activity page.

Application Name: FSA FFEL
Pay.gov Tracking ID: 3FPEUART
Agency Tracking ID: 120039878503

Account Holder Name: ABC Education Lender
Transaction Type: ACH Debit
Transaction Amount: \$500.00
Payment Date: 01/29/2019

Account Type: Business Checking
Routing Number: 042000424
Account Number: *****2345

Transaction Date: 01/28/2019 10:47:38 AM EST
Total Payments Scheduled: 1
Frequency: OneTime

Collection Type: LARS
GA Code:
Lender ID: 877411

THIS IS AN AUTOMATED MESSAGE. PLEASE DO NOT REPLY.

USING THE MY ACCOUNT PAGE FOR PROFILE CHANGES OR TO VIEW HISTORY

If you have completed a payment and signed out, but wish to return to your account with a query, select this URL: <https://pay.gov/public/login>

You will be prompted to sign in:

Sign in to your Pay.gov account

You must fill in the boxes marked *

* Username

* Password

Sign In

Forgot your username?

[Email it to me](#)

Forgot your password?

[Create a new one](#)

Don't have a Pay.gov account?

[Create an account](#)

Enter your username and password, and click “**Sign In.**”



Company Account

Welcome to Pay.gov. This area is designed to allow self management and administration of your Pay.gov information.

[My Forms](#)

View, complete, save, edit, and pay your online forms.

[View My Forms](#)

[Payment Activity](#)

View historical payments and manage pending payments.

[View Payment Activity](#)

[Profile Information](#)

Information includes name, address, phone number, email address, secret question, and shared challenge question.

[View Profile Information](#)

[Enter Access Code](#)

An access code is used to gain access to Pay.gov resources. If you have one, please click the button below to get started.

[Enter Access Code](#)

[Company Profile](#)

Manage your company's contact information.

[View Company Profile](#)

[Payment Accounts](#)

Manage your stored payment accounts which allow you to make payments faster and easier.

[View Payment Accounts](#)

[Password](#)

Create a new password for your account.

[Create New Password](#)

We're here to help!



We're Available

Monday - Friday
7 a.m. - 7 p.m.
Eastern
Open



[Send Us A Message](#)

You will hear from us by the end of the next business day.



Call Us Toll Free

Inside U.S.A. only
800-624-1373



International Number

Outside the U.S.A.
+1-216-579-2112

This is your main account page. **You can click on any of the features, and then click on "My Account" at the top to bring you back to this page for more selections, or just select the back button.**

*Profile Information – use this button to update your personal information, such as your phone number, email address, etc.

*Company Profile – use this button to update any company information.

*Password – use this button to create a new password.

*Payment Accounts – use this button to enter new account information or edit existing information.

*Enter Access Code – not applicable for lender users.

*Payment Activity – use this button to view your activity, and to cancel a payment

*My Forms – use this button to view your payment history and see a screen shot of a specific payment

VIEWING SCREEN SHOT OF SPECIFIC PAYMENT: Click the ‘My Forms’ button , Sort on Date, Form Name, Status to pick a form. Click on “View PDF” to see the data entered on the payment screen. Example:

My Forms

Submitted (1) Saved (0)

Sort by:

Lender LARS Remittance Form [View PDF](#) [Duplicate](#)

Use this form to pay your quarterly LARS fees.

Form Number: LARS01
Form Status: Accepted
Pay.gov Tracking ID: 3FPEUART
Date Submitted: 01/28/2019 10:47:39 AM
Application Name: FSA FFEL

We're here to help!

We're Available
Monday - Friday
7 a.m. - 7 p.m.
Eastern
[Open](#)

Send Us A Message
You will hear from us
by the end of the
next
business day.

Call Us Toll Free
Inside U.S.A. only
800-624-1373

**International
Number**
Outside the U.S.A.
+1-216-579-2112

FFEL LENDER'S INTEREST & SPECIAL ALLOWANCE REQUEST AND REPORT LaRS REMITTANCE FORM

*Required Fields are marked with an asterick

* Collection Type:

* Lender Code:

* LaRS Payment Amount:

* Contact Name:

* Phone Number:

* E-mail:

DUPLICATE PAYMENTS: What if you have multiple Lender IDs and you would like to make another payment? Go to “My Forms” and click on “Duplicate” next to the LARS payment shown. This will take you back to the completed payment screen, and you will be able to edit the necessary fields (Lender Code, Amount) and go forward with a new payment. Example:

My Forms

Submitted (1)	Saved (0)
<p>Sort by: <input type="text" value="Date"/></p> <p>Lender LARS Remittance Form</p> <p>Use this form to pay your quarterly LARS fees.</p> <p>Form Number: LARS01 Form Status: Accepted Pay.gov Tracking ID: 3FPEUART Date Submitted: 01/28/2019 10:47:39 AM Application Name: FSA FFEL</p>	<p>View PDF</p> <p>Duplicate</p>

CANCELLING PAYMENTS: Click the 'Payment Activity' button and click 'Cancel'. Example:

Payment Activity

Don't see your payment?

You may not have signed into your account while making a payment. We're sorry, but only payments made while signed in will show in your payment activity.

I need to see my payment. What can I do?

Contact the federal government agency you paid. Pay.gov is unable to look up your payment.

All (2)	Completed (1)	Rejected (0)	Pending (1)
---------	---------------	--------------	-------------

Sort by: Transaction Date

Lender LARS Remittance Form

Education (ED): Federal Student Aid (FSA)
Pay.gov Tracking ID: 3FPEUARU
Transaction Date: 01/28/2019 10:57:31 AM EST
Transaction Amount: \$500.00
Payment Type: Bank account (ACH)
Transaction Status: Received
Payment Date: 01/29/2019
Frequency: One Time

- [View Details](#)
- [View Receipt](#)
- [Cancel](#)



We're here to help!

- We're Available**
Monday - Friday
7 a.m. - 7 p.m.
Eastern
Open
- Send Us A Message**
You will hear from us by the end of the next business day.
- Call Us Toll Free**
Inside U.S.A. only
800-624-1373
- International Number**
Outside the U.S.A.
+1-216-579-2112

NOTE: if the transaction shown is still "Pending" you have the option to cancel it if you made an error. Payments are swept into the system each hour at 5 minutes before the hour. For example: if you enter a payment at 2:30pm, you must cancel before 2:55pm.

Payment Activity

Message from webpage

Are you sure you want to cancel this payment? Click OK to confirm.

OK Cancel

Lender LARS Remittance Form
Education (ED): Federal Student Aid (FSA)
Pay.gov Tracking ID: 3FPEUARU
Transaction Date: 01/28/2019 10:57:31 AM EST

- [View Details](#)
- [View Receipt](#)
- [Cancel](#)

We're here to help!

- We're Available**
Monday - Friday
7 a.m. - 7 p.m.
Eastern
Open
- Send Us A Message**
You will hear from us by the end of the next business day.
- Call Us Toll Free**
Inside U.S.A. only
800-624-1373
- International Number**



Success

The transaction with Pay.gov Tracking ID 3FPEUARU has been canceled.



Payment Activity

Don't see your payment?

You may not have signed into your account while making a payment. We're sorry, but only payments made while signed in will show in your payment activity.

I need to see my payment. What can I do?

Contact the federal government agency you paid. Pay.gov is unable to look up your payment.

All (2)	Completed (2)	Rejected (0)	Pending (0)
----------------	---------------	--------------	-------------

Sort by:

Lender LARS Remittance Form

Education (ED): Federal Student Aid (FSA)

Pay.gov Tracking ID: 3FPEUARU

Transaction Date: 01/28/2019 10:57:31 AM EST

Transaction Amount: \$500.00

Payment Type: Bank account (ACH)

Transaction Status: Canceled

Payment Date: 01/29/2019

Frequency: One Time

[View Details](#)

[View Receipt](#)

We're here to help!

We're Available
Monday - Friday
7 a.m. - 7 p.m.
Eastern
Open

Send Us A Message
You will hear from us by the end of the next business day.

Call Us Toll Free
Inside U.S.A. only
800-624-1373

International Number
Outside the U.S.A.
+1-216-579-2112

Payment has been cancelled.

One last note about the records in MY ACCOUNT – The My Forms page and the Payment Activity page will only hold 100 records each. If you are submitting payments for more than one lender ID number we recommend that you print your receipts or save your confirmation emails.

ENTERING A CLRF PAYMENT

Open your browser and enter the CLRF URL: <https://www.pay.gov/public/form/start/163664320>

If you are not signed in, you will be prompted to sign in. Payments can only be made when you are signed into your account.

Consolidation Loan Rebate Fee Remittance Form

1 **2** **3** **4** **5**

Before You Begin Complete Agency Form Enter Payment Info Review & Submit Confirmation

Need Help?
Contact: Federal Student Aid
Email: [Click to email](#)

About this form
Use this form to pay your monthly Consolidation Loan Rebate Fees

Accepted Payment Methods:

- Bank account (ACH)

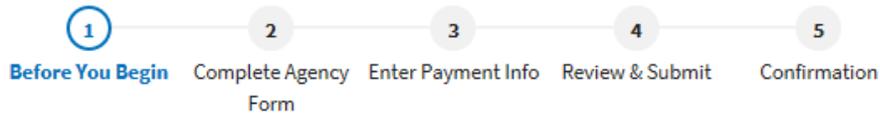
You must be signed in to submit this form. [Sign In](#) or [Create an Account](#).

[Preview Form](#) [Cancel](#) [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. [Please review our privacy policy](#) for more information.

Once signed in, click on the URL again.

Consolidation Loan Rebate Fee Remittance Form



Need Help?

Contact:
Federal Student Aid

Email:
[Click to email](#)

About this form

Use this form to pay your monthly Consolidation Loan Rebate Fees

Accepted Payment Methods:

- Bank account (ACH)

[Preview Form](#) [Cancel](#)

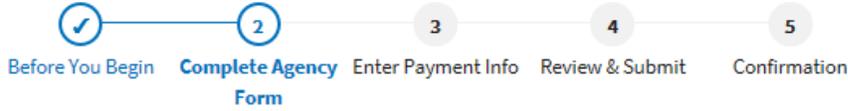
[Continue to the Form](#)



This is a secure service provided by United States Department of the Treasury. The information you will enter will remain private. [Please review our privacy policy](#) for more information.

You will now be allowed to “**Continue to the Form.**”

Consolidation Loan Rebate Fee Remittance Form



Need Help?

[Expand](#)

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND™

FFEL CONSOLIDATION LOAN REBATE FEE REPORT and REMITTANCE FORM

* Required Fields are marked with an asterisk

Collection Type:	<input type="text" value="CLRF"/>
* 1. Lender ID:	<input type="text"/>
2. Servicer ID:	<input type="text"/>
* 3. Reporting Period:	<input type="text"/> (MM/YYYY)
4. Consolidation Loans Subject to the 1.05%; applicable rate:	<input type="text" value="0.0008750"/>
* 5. Number of Loans:	<input type="text"/>
* 6. End-of-Month Principal Balance:	<input type="text"/>
* 7. EOM Accrued Unpaid Interest Balance:	<input type="text"/>
8. Consolidation Loans Subject to the 0.62%; applicable rate:	<input type="text" value="0.0005167"/>
9. Number of Loans:	<input type="text"/>
10. End-of-Month Principal Balance:	<input type="text"/>
11. EOM Accrued Unpaid Interest Balance:	<input type="text"/>
12. Total Consolidation Loan Rebate Fee:	<input type="text" value="\$0.00"/>
* 13. Contact Name:	<input type="text"/>
* 14. Phone Number:	<input type="text"/>
* 15. Email:	<input type="text"/>

ED Form 4-819

OMB No.: 1845-0046
Expiration Date: 07/31/2020

If your servicer has completed your form for you, just type the information you have been provided. The Total Consolidation Loan Rebate Fee (Line 12) will be calculated as you complete the form.

The following fields are required:

Lender ID – 6 digits beginning with an 8. Please type carefully so the payment will be credited to the proper account.

Reporting Period – MM/YYYY format. You will not be allowed to enter the current month or a future period.

Number of Loans, Line 5

End-of-Month Principal Balance, Line 6

EOM Accrued Unpaid Interest Balance, Line 7

Contact Name – your name, in case we have questions.

Phone Number – your number so we can contact you if needed.

Email address – your address, in case of questions.

The following fields are optional:

Servicer ID – please enter the servicer code if you are using multiple servicers.

Lines 9, 10, and 11. Not all lenders will have data for this section, however, if you complete one of the 3 lines you must complete them all.

After all data is complete, click on the “**Continue**” button.

Note: More complete guidance for the CLRF form is found in Appendix B, page 34.

Consolidation Loan Rebate Fee Remittance Form



Need Help?

Contact:
Federal Student Aid

Email:
[Click to email](#)

Please provide the payment information below. Required fields are marked with an *

* Payment Amount

\$273.09

* Payment Date (mm/dd/yyyy)

01/29/2019

Earliest Payment Date

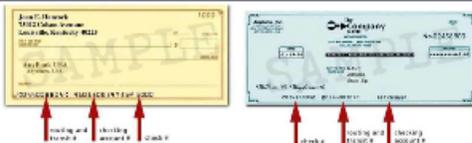
Choose Payment Date

* Account Holder Name

I would like to save this payment account to my profile

* Select Account Type

Select ...



The payment amount from the data entry page (Line 12) will be shown at the top, along with the date you can expect the payment to be settled in your account.

Account Holder Name – enter your Lender Name.

Since we previously entered a LARS payment (page 12) and asked that the account be saved, we now have the option to either use that information again by checking the circle next to “Business Checking” or entering a new account, and having the new account saved to the profile as well. For “Account Type” you may select Business Checking or Business Savings.

(screen continued on next page)

* Routing Number

* Account Number

* Confirm Account Number

Collection Type

CLRF

GA Code

Lender ID

877411

[Previous](#)

[Return to Form](#)

[Cancel](#)

[Review and Submit Payment](#)



Enter your 9-digit routing number. If the number is invalid, you will be prompted to correct the number before continuing.

Enter your account number, and then confirm by typing it again. When satisfied with the data entered, click on **“Review and Submit Payment”** at the bottom.

Note: If you selected the option to use previously saved account information, the fields will be pre-populated for you.

Now you will be taken to a final review page.

Consolidation Loan Rebate Fee Remittance Form



Need Help?

Contact:
Federal Student Aid

Email:
[Click to email](#)

Please review the payment information below. Required fields are marked with an *

Payment Information

Payment Type: Bank account (ACH)

Payment Amount: \$273.09

Payment Date: 01/29/2019

Collection_Type: CLRF

GA_Code:

Lender_ID: 877411

Account Information

Account Holder Name: ABC Education Lender

Routing Number: 042000424

Account Number: *****2345

I would like to receive an email confirmation of this transaction.

* Email Address:

FSAPayments@ed.gov

* Confirm Email Address:

FSAPayments@ed.gov

CC:

You may enter multiple email addresses in this field. Separate email addresses with a comma.

Authorization and Disclosure Statement

Authorization and Disclosure--Consumers and Businesses
The debit transaction(s) to which you are agreeing are handled on behalf of Federal agencies by "Pay.gov," which consists of services offered by the U.S. Treasury Department's Bureau of the Fiscal Service. As used in this document, "we" or "us" refers to the Bureau of the Fiscal Service and its agents and contractors operating

[Printable version](#)

* I agree to the Pay.gov authorization and disclosure statement

[Previous](#) [Return to Form](#) [Cancel](#)

[Submit Payment](#)

If you would like an email confirmation of your payment, be sure to click the box given. Your email address will pre-populate for you.

Once more, verify the payment information. If satisfied, agree to the authorization and disclosure statement, and click on "**Submit Payment.**"

Payment Confirmation - Consolidation Loan Rebate Fee Remittance Form



Need Help?

Contact:
Federal Student Aid

Email:
[Click to email](#)

Your payment is submitted

Please print this page. You can also find your receipt in your account payment activity. A confirmation email has been sent to FSAPayments@ed.gov. [Print Receipt](#)

To confirm your payment went through:

Check your bank statement or account on the payment date

For questions or to cancel this transaction:

Contact the federal government agency you paid. Pay.gov is unable to cancel this transaction. You may be able to cancel a recent transaction in your account payment activity.

We value your feedback!

Let us know how we did. Complete our [short two minute survey](#). ↗

Tracking Information

Pay.gov Tracking ID: 3FPEUARV

Agency Tracking ID: 120039878506

Form Name: Consolidation Loan Rebate Fee Remittance Form

Application Name: FSA FFEL

Payment Information

Payment Type: Bank account (ACH)

Payment Amount: \$273.09

Transaction Date: 01/28/2019 11:05:50 AM EST

Payment Date: 01/29/2019

Collection Type: CLRF

GA Code:

Lender ID: 877411

Account Information

Account Holder Name: ABC Education Lender

Routing Number: 042000424

Account Number: *****2345

[View this payment on the Payment Activity page.](#) ←

[View this form on the My Forms page.](#) ←

This is your final confirmation page. Your transaction is complete. You may now print a receipt or sign out.

Want to enter another form? Click “View this form on the My Forms page”, then on “Duplicate” next to a CLRF form, and you can edit the payment screen with the new payment information. (See page 20 for an example.)

What if you suddenly realize you used the wrong account? Can you cancel? If the payment is still pending (see page 21 for a more detailed explanation and instructions) you can. Click on “view this payment on the Payment Activity page” to see if the payment is pending.

(sample confirmation email)



THIS IS A TEST

Your payment has been submitted to Pay.gov and the details are below. To confirm that the payment processed as expected, you may refer to your bank statement on the scheduled payment date. If you have any questions or wish to cancel this payment, you will need to contact the agency you paid at your earliest convenience.

You will receive a reminder email several days before the payment is processed.
If you wish to cancel this transaction, sign in to your account at <https://qa.pay.gov/> and choose the Pending tab of the Payment Activity page.

Application Name: FSA FFEL
Pay.gov Tracking ID: 3FPEUARV
Agency Tracking ID: 120039878506

Account Holder Name: ABC Education Lender
Transaction Type: ACH Debit
Transaction Amount: \$273.09
Payment Date: 01/29/2019

Account Type: Business Checking
Routing Number: 042000424
Account Number: *****2345

Transaction Date: 01/28/2019 11:05:50 AM EST
Total Payments Scheduled: 1
Frequency: OneTime

Collection Type: CLRF
GA Code:
Lender ID: 877411

THIS IS AN AUTOMATED MESSAGE. PLEASE DO NOT REPLY.

APPENDIX A – PAY.GOV Q & A's

Is Pay.gov secure?

Yes. Pay.gov is hosted in the Treasury Web Application Infrastructure (TWA), a highly secure environment provided by the Federal Reserve Information Technology (FRIT) to support several enterprise-wide Treasury applications. The TWA is physically located at three Federal Reserve Banks. The TWA is built using a zone structure, with firewalls and routers separating each zone, and complies with the Federal Information Processing Standard (FIPS) 140-2.

When will the system be available?

Pay.gov payment forms will be available 24 hours a day, 7 days a week (holidays included) for users to submit payments. Payments submitted by 8:55PM Eastern Standard Time will settle in users accounts the following business day. ACH payment processing will follow the Federal Reserve holiday schedule. Payments will not settle on the Federal Reserve designated holidays listed at:

<https://www.frbservices.org/holidayschedules/index.html>

What forms will be available?

Users will have a choice between the LARS remittance form and the CLRF remittance form. The LARS payment form will be associated only with the quarterly FFEL Lenders' Interest and Special Allowance (LaRS) collections. The CLRF form will be used to report monthly FFEL Consolidation Loan Rebate Fees by those lenders holding consolidation loans in their portfolio.

Will I be able to schedule recurring, or future payments?

No, recurring payments, or saving payments for future submission will not be allowed.

If I have to make several payments will I need to fill out a form for each of them?

Yes. Users will have to fill out a payment form for each payment.

What account types can be used?

For ED users, Pay.gov will accept business checking or business savings accounts.

What do I do if I entered the wrong payment amount?

If a user underpays they will be able to make a second payment. If a user overpays they should contact fsa_lr@ed.gov for assistance. CLRF payment amounts will be based on calculations derived from the loan information entered on the form.

How do I change or cancel a payment?

When submitting a payment, users will see a confirmation page asking them to review the information prior to completing the transaction. Once the payment is confirmed it cannot be changed. There is, however, a small window for cancellations. If the transaction is shown as “Pending” on the Payment Activity page (see page 21 for more details) of your account, you have the option to cancel if needed. Payments are swept into the system each hour at 5 minutes before the hour. For example: if you enter a payment at 2:30pm, you must cancel before 2:55pm. After that window passes you will not be allowed to cancel the payment, and should contact fsa_lr@ed.gov for further assistance.

What should I do if I cannot find the form I am supposed to fill out?

Users who cannot find the correct form should contact fsa_lr@ed.gov for information about which form is appropriate for their needs.

How will I know there is a bill to pay?

Lenders will continue to receive a weekly email Statement of Account for quarterly LARS activity/open invoices. Lenders that hold Consolidation Loans will also receive an email reminder for monthly rebate fees based on the previous quarter’s consolidation activity. These reminder emails are sent out on the 10th of the month.

How will I know my payment was successful?

After submitting a payment, users will receive a confirmation message with a unique Pay.gov Tracking ID number. Users are also encouraged to select the “email confirmation” button available on the payment submission screens. In addition, users can see the status of each payment submitted by searching the “My Forms” or “Payment Activity” of their account. (See page 18 for more details)

How will I know if my payment was unsuccessful?

If a payment fails due to an invalid routing number, users will be unable to proceed until the number is corrected. If a payment fails to clear the bank due to an incorrect account number or insufficient funds, users will receive an email notification from fsa_lr@ed.gov.

How can I view payments that I’ve already submitted?

Users can log into their account at <https://pay.gov/public/login> and view either the “My Forms” page or the “Payment Activity” page. Both pages can be sorted by date, form name, payment status, etc.

How long will I be able to view my submitted payments?

Both the “My Forms” page and the “Payment Activity” page will hold up to 100 records. If you enter a high volume of payments we recommend you save your receipts or confirmation emails.

APPENDIX B – Consolidation Loan Rebate Fee Report Instructions

Applicability: This Consolidation Loan Rebate Fee Report is used to report to the U.S. Department of Education (ED) the Federal Consolidation Loan Interest Payment Rebate Fee authorized by subsection 428C(f) of the Higher Education Act of 1965, as amended. A servicer providing loan services to several different lenders must submit a separate Consolidation Loan Rebate Fee Report for each lender that it services. Help on completing this Consolidation Loan Rebate Fee Report and on correcting or adjusting prior Reports can be obtained from ED by emailing fsa_lr@ed.gov. **NOTE:** A lender holding one or more Federal Consolidation Loans at the end of the month must submit a payment for the Consolidation Loan Rebate Fee within 30 days of the end of the month for which the Fee is calculated.

Fee Calculation: The Federal Consolidation Loan Interest Payment Rebate Fee is calculated and paid monthly to ED. It is equal on a monthly basis to 0.0875 percent of the unpaid balance of principal and the accrued unpaid interest on all Federal Consolidation Loans disbursed after October 1, 1993, and held by the lender on the last day of the month. (This is equal to an annualized rate of 1.05 percent.) *Except for loans based on applications received during the period from October 1, 1998 through January 31, 1999, inclusive, for which the rebate is equal on a monthly basis to .05167 percent of the unpaid balance of principal and the accrued unpaid interest. (This is equal to an annualized rate of 0.62 percent.)* Use the item-by-item instructions in the following paragraphs to calculate the Fee and to complete the Consolidation Loan Rebate Fee Report.

1. Lender ID: Enter your six-digit lender identification number (LID).

2. Servicer ID: Enter your six-digit servicer identification number, if applicable.

3. Reporting Period: Enter the date of the last day of the month of the reporting period for which this Consolidation Loan Rebate Fee Report is being submitted. Enter the date in a "month/year" format. Enter the month as two digits. Enter the year as four digits. For the purpose of the Consolidation Loan Rebate Fee Report, a month is always a calendar month, starting on the first of the month and ending on the last day (the 30th or 31st, except for February). A calendar month reporting cycle must be used for the Consolidation Loan Rebate Fee Report even if you use a different reporting cycle (e.g. from the 26th day of one month to the 25th day of the following month) for internal or other reporting purposes.

4. Applicable rate for Consolidation Loans Subject to the 1.05% fee: This field has been pre-filled for you.

5. Number of Loans: Enter the number of loans subject to the 1.05% fee used to calculate the Consolidation Loan Rebate Fee. To determine this number, review all Federal Consolidation Loans held by you at the end of the month and identify the loans that were disbursed on or after October 1, 1993, *except for loans based on applications received during the period from October 1, 1998 through January 31, 1999, inclusive which are subject to the 0.62% fee.* Include a loan even if you were not the originating lender, you only purchased it at a later date. Include all loans eligible for insurance, even if an insurance claim has been filed, but not paid, as of close of business on the last day of the month.

6. End-of-Month Principal Balance: Enter the Principal Balance used to determine the Consolidation Loan Rebate Fee. For all Federal Consolidation Loans meeting the requirements in item 5, Number of Loans, determine the unpaid principal balance at the end of the day on the last day of the month. Payments received from borrowers on the last day of the month should be credited prior to determining the unpaid principal balance. Add the unpaid principal balances for all loans to determine the End-of-Month Principal Balance. You may round this total to the nearest dollar if desired.

7. End-of-Month Accrued Unpaid Interest Balance: Enter the End-of-Month Accrued Unpaid Interest Balance used to determine the Consolidation Loan Rebate Fee. For each loan for which an End-of-Month Principal Balance (see item 6) was determined, determine its accrued unpaid interest balance at the end of the day on the last day of the month. Payments received from borrowers or ED on the last day of the month should be credited prior to determining the accrued unpaid interest balance. Add the accrued unpaid interest balances for all loans to determine the End-of-Month Accrued Unpaid Interest Balance. You may round this total to the nearest dollar if desired.

(Items 8 through 11 – Repeat the instructions for Items 4 through 7, as they apply to Consolidation loans based on applications received during the period from October 1, 1998 through January 31, 1999, inclusive, which are subject to the 0.62% fee.)

12. Consolidation Loan Rebate Fee: The Fee Amount will calculate automatically for you as data is entered on the online form. To determine the amount of the Fee for the month, add the End-of-Month Principal Balance (see item 6) to the End-of-Month Accrued Interest Balance (see item 7). Multiply this sum by 0.0875 percent (that is, .0008750). To this amount, add the End-of-Month Principal Balance (see item 10) to the End-of-Month Accrued Interest Balance (see item 11) and then multiplied by .05167 percent (that is, .0005167). Round the resulting product to the nearest dollar if desired

Reporting Burden: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0046. The time required to complete this information collection is estimated to average 1 hour per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:** U.S. Department of Education, Washington, D.C. 20202-4651. **If you have comments or concerns regarding the status of your individual submission of this form, write directly to U.S. Dept. of Education, 830 First Street, N.E., 5th Floor – Accounting Operations Division, Washington, D.C. 20202.**

Warning: Although the law does not explicitly state that this information be reported, such reporting is necessary to implement the required monthly payments of the Consolidation Loan Rebate Fee (CLRF). Failure to report would be the basis for the initiation of an action to limit, suspend or terminate the lender's participation in the Federal Family Education Loan Programs pursuant to 20 U.S.C. Sections 1080, 1082, 1085 and 1094. Also, any person who knowingly and willfully destroys or conceals any record relating to the provision of assistance under Title IV of the Higher Education Act of 1965, as amended, or attempts to so destroy or conceal with intent to defraud the United States or to prevent the United States from enforcing any right obtained by subrogation under Part B of Title IV, shall upon conviction thereof, be fined not more than \$20,000 or imprisoned not more than 5 years, or both, under the provisions of 20 U.S.C. 1097.