SUBJECT
Direct Deposit To Canada

DISCUSSION
As described in BAL 96-104, Public Law 104-134 requires that Federal payees first eligible for payment on or after July 26, 1996, are to be paid by direct deposit. The only legal exception is those individuals who certify that they do not have a checking or savings account into which the electronic payment could be deposited. Practical exceptions have existed for retirement contribution refunds, lump-sum death benefits, and annuities with permanent payment addresses outside the United States, because until now, OPM was unable to make any of these payments by direct deposit.

EXCEPTION TO THE EXCEPTIONS: CANADA
As of January 2, 1997, OPM can pay annuities by International Direct Deposit to addresses in Canada. The practical exception preventing P.L. 104-134 from applying to payees residing in Canada no longer exists, and therefore the requirements of that law now do apply to applicants for retirement and survivor annuities living in Canada. BAL 96-104 provides a general description of these requirements.

AGENCY ROLE
Please inform all retiring employees and survivors of deceased employees eligible for survivor annuities, with permanent payment addresses in Canada, of the requirement to arrange for direct deposit of their payments into a checking or savings account, and the need to certify in writing if they have no account and have to be paid by check. The special EFT Information/Certification Letter (Canada) (see below) should be distributed to these annuity applicants.

SPECIAL VERSION OF EFT LETTER
BAL 96-104 contained an EFT Information/Certification Letter designed for general distribution to annuity applicants. Exhibit 1 of this BAL is an adjusted version of the EFT Information/Certification Letter, modified with information uniquely applicable to annuity applicants residing in Canada.
ATTACHMENTS
The Attachments to this BAL: EFT Information/Certification form (Attachment 1), RI 16-26, Direct Deposit Sign-Up Form (Canada) (Attachment 2), and Instructions and Information on Completing RI 16-26 (Attachment 3), should be distributed as Attachments to the EFT Information/Certification Letter (Exhibit 1).

SPECIAL SIGN-UP FORM
RI 16-26 must be completed by retirees residing in Canada to arrange for direct deposit of their annuities, and may be enclosed with the retirement package (attached to the signed certification, see below) or submitted by the financial institution. Neither Standard Form 1199A, Direct Deposit Sign-Up Form, nor the direct deposit sign-up sections of certain FERS application forms (SF 3104 & SF 3107, 1995 and later editions) can be used to establish direct deposit in Canada. RI 16-26 is specifically designed for this purpose.

CERTIFICATION REQUIRED IN EITHER CASE
The certification on Attachment 1 should be completed and included with the annuity application package regardless of whether the individual is signing up for direct deposit or certifying that he or she does not have an account into which annuity payments could be directly deposited.

PACKAGES RECEIVED WITHOUT CERTIFICATION
OPM will send the appropriate EFT Information/Certification Letter to retirement and survivor annuity applicants residing in the United States and Canada whose applications are received without EFT information or certification. This will not affect interim payments, but it is an additional step in the benefit claim process which we can easily avoid if we can get the EFT data, or certification in writing, up-front.

OTHER OVERSEAS ANNUITANTS CANNOT BE PAID BY EFT FOR NOW
Payees whose permanent addresses for receiving payments are outside the United States and Canada still cannot be paid by EFT. No EFT election or certification is required from these individuals. OPM expects to add Italy to its International Direct Deposit connection sometime in 1997. We will notify agencies whenever it becomes possible for OPM to make direct deposit payments to additional countries, at which time the requirements of P.L. 104-134 will apply to annuity applicants residing in those countries as well.

Sidney M. Conley
Assistant Director
for Retirement Programs
Dear Applicant:

We are pleased to announce that, as of January 2, 1997, your annuity can be paid by Direct Deposit at financial institutions in Canada. With Direct Deposit, payments are sent electronically directly into Canadian dollar checking or savings accounts at banks, trust companies, credit unions, and caisse populaires. More than two-thirds of retirees have Direct Deposit. They gave it a 97% approval rating in a recent survey. That's because Direct Deposit is a win-win situation all around. You avoid the bother of traveling to a bank or other financial institution to cash or deposit your check. You save travel costs and time. Both you and OPM are saved the worry that the check will be lost in the mail.

Compared with Treasury checks mailed from the United States, Direct Deposit to Canada offers greater security, timeliness and convenience. Gone are check cashing fees and delays to clear checks. Payments will be made to your account in Canadian dollars on the first business day of the month at the most favorable commercial exchange rate available about two days prior to that date.

U.S. Public Law 104-134 requires that, unless the payee does not have a savings or checking account, all Federal payments, eligibility for which began on or after July 26, 1996, are to be paid by Direct Deposit through Electronic Funds Transfer (EFT) into a savings or checking account at a financial institution. With the initiation of Direct Deposit to Canada, these requirements now apply to residents in Canada newly eligible for U.S. Federal payments on or after January 2, 1997. This same law will require all U.S. Federal payments after January 1, 1999, to be made by Direct Deposit. By signing up now, you avoid having to be contacted later to arrange for Direct Deposit.

Whether you sign up for Direct Deposit or not, please complete the attached EFT Information/ Certification form and submit it with your application package. Failure to complete it may result in a delay in payment. To sign up for Direct Deposit, complete the EFT Information/Certification form (Attachment 1) and the RI 16-26, Direct Deposit Sign-Up Form (Canada) (Attachment 2). Attachment 3 provides information about Direct Deposit and instructions for completing RI 16-26. If you do not have an account into which your annuity payment may be directly deposited, and do not establish one or have one established for you, you must certify to that fact in writing. Part B of the EFT Information/Certification form (Attachment 1) may be used for this purpose.

If you have questions about Direct Deposit in Canada, you may call (202) 606-0540. Please direct other questions to (202) 606-0500. Only English is spoken at these telephone numbers.

Thank you.

Office of Retirement Programs

Attachments

{REPRODUCE LOCALLY}
To have your annuity payment(s) made by Direct Deposit, complete the Direct Deposit Sign-Up Form (Canada) (RI 16-26) and Section A (below). Indicate whether you are enclosing RI 16-26, or your financial institution will send it. If you do not have a checking or savings account into which your payment could be deposited (OPM can only make electronic deposits in Canadian banks into Canadian dollar accounts), please complete the certification in Section B. In either case, please complete this form and include it with your application.

NOTE: None of the Direct Deposit sign-up forms used by U.S. residents; i.e., SF 1199A, Section I of SF 3107 (November 1995), Section H of SF 3104 (December 1995), etc., can be used to establish Direct Deposit in Canadian banks. RI 16-26 is specifically designed for this function.

Section A

I hereby certify the information I entered on the RI 16-26, Direct Deposit Sign-Up form is correct.

☐ I am enclosing the completed RI 16-26.

☐ My financial institution will send the completed RI 16-26. (Enter identifying information.)

Name, Address and Telephone Number of your financial institution.

Account Type

☐ Checking ☐ Savings

Checking or Savings Account Number

( )

Signature Date

Section B

I hereby certify that I do not have a savings or checking account in any financial institution into which my annuity payment could be directly deposited, and that none has been established for me by an authorized payment agent. Please send me my payment(s) by check.

Signature Date
Direct Deposit Sign-up Form (Canada)
Application For Payment of United States Civil Service Retirement Monthly Benefits By Direct Deposit To A Financial Institution In Canada

Instructions: For Direct Deposit, please complete sections 1 and 2. Your financial institution must complete section 3. Your payments will be made in Canadian dollars to your account.

Mail completed form to: U.S. Office of Personnel Management
IDD Enrollment
P.O. Box 7815
Washington, DC. 20044 USA

Please print your responses.

Section 1

Name (Last, first, middle initial)                  Claim number
Address (City and postal code)

Daytime telephone number

Person entitled to payment

Section 2 (This Must Be A Canadian Dollar Account.)

Account ownership

☐ My own account  ☐ Joint Account

Payee Certification

I certify that I have read and understand the instructions provided with this form. My signature authorizes the U.S. Office of Personnel Management to send my monthly civil service retirement payment to the account at the financial institution designated below.

Signature

Date

Joint Account Holder’s Certification

I certify that I have read and understand the instructions provided with this form, including the "Special Notice To Joint Account Holders".

Signature

Date

Section 3 (To Be Completed By Your Financial Institution.)

Name/address of financial institution

Type of account

☐ Checking/Current  ☐ Savings/Deposit

Please Insert Your MICR Encoded Direct Payment Routing Number

Branch/Transit number

Institution number

Account number (Must Be Canadian Dollar Account)

Verified by

Telephone number

Date
Important Information - Please Read Carefully

The information you give on this form is confidential. We need this information to send your U.S. Civil Service Retirement payment directly to a Canadian dollar account at your financial institution in Canada. The information also helps us process your request as quickly as possible.

If your address changes you must inform the U.S. Office of Personnel Management because important notices about your benefits will still be mailed to your home address.

Information About Currency Conversion
Your U.S. Civil Service Retirement payment is automatically converted to Canadian dollars a few days before it is deposited into your account. The exchange rate used may be different from the rate in effect on the day you receive your payment.

Special Notice to Joint Account Holders
If a person who receives Civil Service Retirement payment dies, you must contact the U.S. Office of Personnel Management and your financial institution right away. Any payments that you receive after that person dies must be returned to the U.S. Office of Personnel Management. We can then work quickly to determine whether any other benefits are due.

Changing Financial Institutions Or Accounts
If you change your financial institution or your account, you should notify the U.S. Office of Personnel Management. You will need to fill out a new sign-up form. Do not close your old account until your payments have started coming to your new account.

Cancellation
To cancel direct deposit, write to the U.S. Office of Personnel Management and contact your financial institution. Do not close your bank account until your payments have started coming to your home address.

Completing the Direct Deposit Sign-Up Form

- In Section 1, fill in your name, address, Civil Service Retirement Claim Number, daytime telephone number, and name of the person who is entitled to the payment.

- The claim number is very important. "CSA" or "CSF" is followed by 7 numerical digits. At the end of the claim number there is an additional 1 digit number or letter (Examples: CSA 1 111 111 0, CSF 1 111 111 W). Note: Annuity applicants who have not yet been assigned a retirement (CSA) or survivor (CSF) number should leave the space blank.

- In Section 2, sign the certification. If there is a joint account holder, that person should read the Special Notice to Joint Account Holders, above, and sign the Joint Account Holder's Certification on the RI 16-26.

- Take or send this form to your financial institution. An official there will fill in Section 3 and then you or your financial institution should send the completed form to the U.S. Office of Personnel Management at the address shown at the front of the form. If you have not already submitted your application for retirement or survivor annuity, and you have an RI 16-26 fully completed by you and your financial institution, please attach the completed RI 16-26 to the signed EFT Information/Certification on form (Attachment 1) and include both with your application package, instead of mailing the RI 16-26. If your financial institution is submitting the RI 16-26 for you, they should mail it to the address indicated.

If you have any questions about direct deposit, you may call (202) 606-0540. If you have other questions, please call (202) 606-0500. Only English is spoken at these telephone numbers.
Renseignements Importants - Lire Soigneusement SVP

Les renseignements que vous nous donnez dans ce formulaire sont confidentiels. Nous avons besoin de ces renseignements pour que les payments de retraite du U.S. Civil Service puissent être envoyés directement, en dollars canadiens, à votre compte dans une institution financière de votre choix au Canada. Ces renseignements aident également à traiter vos requêtes aussi rapidement que possible.

Si vous changer d'adresse vous devez informer immédiatement le U.S. Office of Personnel Management parce que des communications importantes concernant vos bénéfices continueront à être envoyées à votre ancienne adresse.

Renseignements Concernant Le Cours Du Change
Vos payments de retraite du Civil Service des États-Unis sont convertis automatiquement au cours du dollar canadien effectif quelques jours avant d'être déposés dans votre compte. Le taux du change peut être différent de celui ou vous recevez votre payment.

Detenteurs De Comptes Joints

Changement D'institution Financière Ou De Compte
Si vous changez d'institution financière ou de numero de compte, vous devez immédiatement informer le U.S. Office of Personnel Management. Vous devrez remplir un nouveau formulaire "sign up". Ne fermez pas votre ancien compte jusqu'à ce que les payments arrivent à votre nouveau compte.

Annulement
Pour annuler votre dépôt direct vous devez écrire au U.S. Office of Personnel Management et entrer en rapport avec votre institution financière. Ne fermez pas votre compte jusqu'à ce que les chèques arrivent à votre adresse.

Comment Remplir Le Formulaire Direct Depot Sign-Up

- Dans la section 1, écrivez votre nom, adresse, votre numéro de pension du Civil Service, votre numéro de téléphone pendant la journée et le nom de la personne qui a droit au payment.

- Le numéro de la pension est extrem important - "CSA" ou "CSF" suivi de sept chiffres. À la fin du numéro de pension, il y a un chiffre supplémentaire ou une lettre. Par exemple: CSA 111 1 111 0 ou CSF 1 111 111 W. [Note: Annuity applicants who have not yet been assigned a CSA or CSF number should leave the space blank.]

- Dans la section 2, signez la certification. S'il y a un détenteur de compte joint, la personne qui a le compte avec vous doit lire la note ci-dessus "Detenteur De Comptes Joints" et signer la certification de Detenteur de Compte Joint.

- Portez ou envoyez ce formulaire à votre institution financière. Un officiel de votre institution financière replira la section 3 du formulaire et vous, ou l'institution, enverrez le formulaire dument rempli au U.S. Office of Personnel Management à l'adresse indiquée sur la première page. [If you have not already submitted your application for retirement or survivor annuity, and you have an RI 16-26 fully completed by you and your financial institution, please attach the completed RI 16-26 to the signed EFT Information/Certification for m (Attachment 1) and include both with your application package instead of mailing the RI 16-26. If your financial institution is submitting the RI 16-26 for you, they should mail it to the address indicated.]

Si vous avez de questions concernant le dépôt direct au Canada, vous pouvez appeler le numéro suivant: (202) 606-0540. Pour toute autre question, appelez le numéro (202) 606-0500. On parle seulement anglais à cez deux numeros.
Instructions For Annuity Applicants* For Direct Deposit Sign-Up Form (Canada) RI 16-26

The enclosed Direct Deposit Sign-Up Form (Canada), RI 16-26, is for your use to authorize the U.S. Office of Personnel Management to send your monthly civil service annuity payments to a checking or savings account at your financial institution in Canada. Please read the information on the back of the form and complete the form carefully.

You must complete Sections 1 and 2. After that take or send the form to your financial institution for further completion. Your financial institution will enter the information in Section 3. Either you* or your financial institution must send the completed form to:

U.S. Office of Personnel Management
IDD Enrollment
P.O. Box 7815
Washington, DC  20044
USA

Your payments will be made into your account in Canadian dollars. The account must be a Canadian dollar account in order to receive payment by direct deposit.

It is also very helpful if you provide a daytime telephone number, so that we can get in touch with you quickly in the event there is a problem processing this authorization.

If you have any questions about direct deposit in Canada, you may call (202) 606-0540. Please direct other kinds of questions you may have to (202) 606-0500. Only English is spoken at both of these telephone numbers.

*If you have not already submitted your application for retirement or survivor annuity, and you have an RI 16-26 fully completed by you and your financial institution, please attach the completed RI 16-26 to the signed EFT Information/Certification form (Attachment 1) and include both with your application package instead of mailing the RI 16-26. If your financial institution is submitting the RI 16-26 for you, they should mail it to the address indicated.
**Instructions Pour Les Pensionnaires**

**Pour Le**

**Direct Deposit Sign-Up Form (Canada) RI 16-26**

Le formulaire inclus "Direct Deposit Sign-Up Form (Canada), RI 16-26" est destiné à votre usage pour autoriser le U.S. Office of Personnel Management à envoyer les paiements mensuels de votre pension à votre compte de chèques ou d'épargne dans une institution financière de votre choix au Canada. SVP, lisez attentivement les instructions qui se trouvent au dos du formulaire et remplissez le formulaire avec soin.

Vous devez remplir les sections 1 et 2. Ensuite, porter ce formulaire ou envoyez-le à l'institution financière choisie qui remplira la section 3. Vous* ou l'institution financière devrez alors envoyer le formulaire à l'adresse suivante:

U.S. Office of Personnel Management  
IDD Enrollment  
P.O. Box 7815  
Washington, D.C. 20044  
USA

Vos paiements seront versés en dollars canadiens à votre compte. Le compte doit être en dollars canadiens pour recevoir les paiements directs.

Nous vous serions reconnaissants de bien vouloir nous donner un numéro de téléphone pour vous appeler durant la journée au cas où le traitement de cette autorisation présenterait des difficultés.

Si vous avez des questions concernant le dépôt direct au Canada, vous pouvez appeler le numéro suivant: (202) 606-0540. Pour toute autre question, appelez le numéro (202) 606-0500. On parle seulement anglais à ces deux numéros.

*If you have not already submitted your application for retirement or survivor annuity, and you have an RI 16-26 fully completed by you and your financial institution, please attach the completed RI 16-26 to the signed EFT Information/Certification form (Attachment 1) and include both with your application package instead of mailing the RI 16-26. If your financial institution is submitting the RI 16-26 for you, they should mail it to the address indicated.