

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

CHAPTER 5. CASH ADVANCES

Section 1.0 General

This chapter prescribes the policies and procedures to be observed by organization units when making cash advances to finance grant, contract, and travel activity. For detailed policies and procedures on advances to imprest fund cashiers see [Chapter 6](#) of this Handbook.

Section 2.0 Policy

.01 Federal Grant Programs

Organization units authorizing a grant may provide advance financing to qualifying recipients as part of the grant agreement. However, no grantee is automatically entitled to receive advances. Eligibility requirements for receiving advances and considerations as to the adequacy of the recipient's financial management system are discussed in this section. Further information on managing grants may be found in the Department of Commerce's Department [Administrative Order 203-26, "Department of Commerce Grants Administration."](#)

.02 Advances to Employees

As a general rule, public funds are not advanced to employees. However, there are some exceptions. Imprest fund cashiers may, in certain cases, issue advances to employees to cover the cost of a small purchase. [Chapter 6](#) of this Handbook outlines the requirements for imprest fund purchases. Travel advances may be issued to employees by Treasury check, or by travelers checks and/or cash through an imprest fund. Advances of pay and allowances are generally not authorized, but pay and allowances may be advanced to employees assigned to posts in a foreign area and to uniformed members of the NOAA Corps under applicable regulations (see [Chapter 6](#), Section 8 of this Handbook).

Section 3.0 Authority

In accordance with 31 U.S.C. Sec. 3324 organization units may only advance public monies when authorized by a specific appropriation or law, or by the President to a disbursing official. However, there are statutory exceptions to this policy. This chapter notes a few of these exceptions. The following authorities also govern the management of advances:

- a. [31 U.S.C. Sec. 3324](#)

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

Provides for advances for a publication printed or recorded in any way for the auditory or visual use of an agency.

b. [31 U.S.C. Sec. 3726](#)

A carrier or freight forwarder presenting a bill for transporting an individual or property may be paid before an audit is conducted by the General Services Administration. Payment for transportation ordered, but not provided, may be recovered by deduction or other means.

c. [5 U.S.C. Sec. 4109](#)

Provides for advances for all or part of the necessary expenses for training employees under the Government Employees Training Act.

d. [5 U.S.C. Sec. 5923](#)

Provides for a living quarters allowance granted to an employee assigned to a foreign area.

e. [5 U.S.C. Sec. 5927](#)

Up to three months pay may be paid in advance to an employee upon the assignment of the employee to a post in a foreign area.

f. [15 U.S.C. Sec. 196](#)

Provides for advance payments for rent of offices in foreign countries.

g. [33 U.S.C. Sec. 877](#)

Provides for advances of money from available appropriations to the National Oceans Survey.

h. [37 U.S.C. Sec. 1006](#)

Provides for advance payments to members of the uniformed service.

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

i. [5 U.S.C.S. Sec. 5524a](#)

Provides for regulations that allow the head of each agency to make advance payments of basic pay, covering not more than two (2) pay periods, to any individual who is newly appointed to a position in the agency.

j. DOC Travel Handbook, Chapter 301

Provides detailed policy on providing travel advances to employees on official travel.

k. Other

Advance payments may be provided for under other specific purpose legislation or appropriation acts.

Section 4.0 Federal Grant Programs

.01 Eligibility for Advances

a. Financial Stability

A grants officer shall evaluate an applicant's eligibility for receiving advances. The following indicators may assist the grants officer in judging an applicant's ineligibility for receiving advance financing:

1. Improper control and accountability over receipt and disbursement of funds.
2. Insolvency or threat of insolvency.
3. Financial dependency on Federal support (i.e., 80 percent or more of the organization's revenues are expected to be derived from a Federal award or awards in the forthcoming year).
4. Inexperience in management of Federal awards.
5. Inadequate internal, financial, or administrative controls (i.e., inability to comply with the financial management standards or procurement

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

standards in OMB and Treasury circulars).

6. History of unsatisfactory performance or material violations of award terms and conditions.
7. Present debarment or previous termination of a Federal award for cause.
8. Final audits with \$1,000,000 or more of unallowable costs.
9. Delinquency of \$50,000 or more in payments to the Internal Revenue Service for Federal income and FICA taxes withheld from employees.
10. Accounts receivable with the Federal Government for which no repayment plan has been established or payment is delinquent.
11. Other adverse information so grave as to cause the grants officer to question the entity as an award recipient.

b. Adequacy of Financial Management Systems

The adequacy of the recipient's financial management system will be initially determined during the preaward procedures. The financial management system of the recipient organization shall provide effective control over, and accountability for, all Federal funds. Organization units, in cooperation with the Assistant Inspector General for Audits, shall arrange for a preaward survey of financial management systems when the organization unit doubts the adequacy of the recipient's financial management system. In addition, the Inspector General will review the adequacy of a recipient's financial management system during regularly scheduled or specially requested audits.

c. Effect of Lack of Adequate Systems

Grantees who fail to qualify for advance financing shall be reimbursed with Federal funds after they have incurred the program costs and have made authorized payments.

.02 Limitation and Timing of Cash Advances

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

Advances to a recipient shall be limited to the minimum amount needed for immediate disbursement and shall be timed to meet only immediate cash requirements of conducting the approved program or project.

Organization units shall advance the amount of Federal funds as near as possible to the actual date that funds are disbursed by the recipient to cover direct program costs and any related allowable indirect costs. Recipients shall agree not to base advance requests on accrued expenses or non-current liabilities.

.03 Advance Financing Methods

The Automated Clearing House/Electronic Funds Transfer (ACH/EFT) Method

and the Direct Treasury Check Method are the two methods used to advance funds to organizations performing grant or contract work for the Federal Government.

a. Automated Clearing House/Electronic Funds Transfer

This method of advance financing enables the award recipient to electronically receive funds through their financial institution. Funds are sent to the recipient's financial institution either the same day or next day once the organization unit approves the recipient's fund request. ACH/EFT, which has replaced the Letter-of-Credit Treasury Financial Communication System, is the preferred method for making grant payments.

b. Direct Treasury Check Method

Under this method, a Treasury check drawn on the U.S. Government is issued to the award recipient. Funds are sent to the recipient after requests for funds have been approved by the issuing organization unit.

Organization units must process advances to Treasury for check issuance within seven calendar days of receipt of the request from the recipient.

.04 Modified Payment Techniques

The payment techniques listed below can be used with the ACH/EFT method and the Direct Treasury Check Method to increase overall efficiency.

a. Zero Balance Account Method

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

Under this procedure, recipient drawdown requests are based on either:

1. The total amount of checks/warrants presented to the recipient's bank account; and/or
2. The total amount of EFT payments issued for payment at a specified time each day, using a zero (0) balance account.

b. Delay of Drawdown Method

Under this procedure, recipient drawdown requests are based on a clearance pattern for EFT payments and checks/warrants that are expected to be presented to the recipient's bank account for payment the next business day.

c. Preissuance Funding Method

Under this procedure, Federal funds are deposited in the recipient's account before the recipient issues EFT payments or checks/warrants. If this method is used, interest will be owed by the recipient to the Federal Government.

.05 Advance Financing Agreements

Advance financing agreements are irrevocable to the extent the recipient has obligated funds in good faith in performing the authorized Federal program according to the grant, contract, or other financing agreement.

- a. Advance financing agreements shall clearly state that recipients will first consider the timing of checks issued to pay program liabilities when requesting cash advances.
- b. Advance financing agreements shall specify the use of ACH/EFT, when feasible. The clause shall state that the recipient commits himself/herself to:
 1. Initiating cash drawdowns only when actually needed for disbursements;
 2. Reporting timely cash disbursements and balances as required by the organization unit;

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

3. Imposing the same standards of timing and dollar limitation on any secondary recipients, including reporting on cash disbursements and balances; and
 4. Acknowledging that failure to follow these provisions may cause recipients to be ineligible for future cash advances.
- c. Advance finance agreements shall state that the award recipient is responsible for effectively controlling and accounting for all Federal funds.

.06 Instructions to Secondary Recipients

Secondary recipients shall conform to the same standards of timing and limitation which are imposed on the primary recipients (see Section 4.02 of this Chapter). Organization units shall require primary recipients to develop procedures on how secondary recipients can obtain funds from the primary recipient, as needed, for disbursement.

.07 Review of Advances

a. Quarterly Requirement

Periodically, but not less frequently than each calendar quarter, the appropriate grants officer shall review the recipient's use of funds advanced. The review shall determine:

1. If there is a difference between the total funds requested for program activities and disbursements related to the Federal program(s);
2. If the recipient's request for cash advances is in agreement with program disbursement needs; and
3. If there are any matters which might warrant a change to the terms of an agreement, [ACH/EFT](#) application or advances by Direct Treasury check.

The grants officer is to determine the balance available under each financing agreement and verify results of reviews with organization unit accounts, as well as determine the reasonableness of any cash balances held by the

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

recipient.

b. Return of Idle Cash

If a review discloses that the timing and amount of advances has resulted in idle cash balances of \$5,000 or more for a period of thirty (30) days, the recipient shall be instructed to initiate smaller and more frequent fund requests by ACH/EFT or Treasury check and to return the excessive cash.

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

Federal funds that are erroneously drawn in excess of immediate needs should be promptly refunded to the organization unit by the recipient and redrawn when needed. The only exception to this requirement for prompt refunding of excessive cash are when the funds:

1. Will be disbursed by the recipient within seven calendar days; or
2. Are less than \$10,000 and will be disbursed within 30 calendar days.

These exceptions to the requirement for prompt refunding should not be construed as approval for a recipient to maintain excessive funds. They are applicable only to excessive funds which have been erroneously drawn.

c. Monthly Reporting by Recipient

1. The grants officer may require a monthly report from each recipient receiving advances totaling \$1 million or more annually. However, the requirement may be waived by the officer when monthly advances do not exceed \$10,000 per recipient, provided that such advances are otherwise monitored, or the recipient's accounting controls minimize the possibility of excessive advances.
2. When practical and necessary, the grants officer may require the recipient to report the amount of excess advances in the hands of subrecipients. A short explanation of what actions, if any, were taken by the recipient to reduce excessive cash held should also be provided.

d. Evaluation of Request for Drawdowns

Before scheduling the payment, organization units are to ensure that the review has been completed and approval of all advance or reimbursement requests have been received. Cash advances are to be made only to meet immediate disbursement needs. Therefore, before sending a recipient's request for payment to the finance office, the program or grants officer should ensure that the recipient has expended any previous advance held.

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

e. Changes in Levels of Activity

If the recipient's program activity decreases, the organization unit should reduce the advance by either requesting a partial refund or reducing one of the recipient's requests for reimbursement. At the close of the program, the recipient will return the unused portion of the advance with the final report of expenses, both of which will be used to liquidate the outstanding advance.

.08 Termination of Advance Financing Grants and Other Programs

a. Reimbursement Method

When a recipient receiving advances by the [ACH/EFT Method](#) or by the Direct Treasury Check Method has demonstrated an unwillingness or inability to establish procedures which minimize the time between advances and the related disbursement, the organization unit, unless prohibited by the statute(s) governing the program(s), shall terminate advance financing. Moreover, the recipient shall be required to finance the program by using its own working capital, and then be reimbursed by Treasury check for actual payments made. Organization units shall process such reimbursements promptly to minimize the time between disbursement by, and payment to, the recipient.

b. Working Capital Advance Method

When the reimbursement method described above is not feasible to finance the recipient, the [Working Capital Advance Method](#) may be used. Under this method, funds are advanced to the recipient by Treasury check to cover estimated disbursements for an initial period. The period is determined by the organization unit, but normally should not exceed 30 days. Thereafter, payments are made for actual cash disbursements. The initial advance shall be geared to the reimbursement cycle so that later payments are almost equal to the coverage amount of the recipient's unreimbursed program payments.

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

.09 Interest

Any interest earned by a recipient on Federal funds shall be promptly refunded to the organization unit (31 U.S.C. Sec. 484). The organization unit shall deposit the interest into Treasury's miscellaneous receipts account. An organization unit may retain interest earned by a recipient only when there is specific statutory authority or when a waiver has been obtained from the General Accounting Office. Obligations of a recipient to pay interest penalties may not be used to meet matching requirements of Federally assisted programs.

The [Cash Management Improvement Act of 1990 \(31 U.S.C. 6503\)](#) specifies that the Federal Government will accrue an interest liability when state recipients disburse their own funds for program purposes. Similarly, the state recipient will accrue an interest liability when Federal funds are deposited into the state recipient's bank account before the presentment or redemption date. Interest will be calculated at the average equivalent rates of the thirteen-week Treasury bills auctioned during the period for which interest is estimated. In the absence of statutory authority giving organization units the right to retain refunded interest, all interest payments from states will be deposited into Treasury's "miscellaneous receipts" account. Interest payments to the states will come out of Treasury's account designated for the operation of the program. (Note: As of the date of publishing this [Handbook](#), Treasury had not issued implementing regulations under the Act.)

.10 Audit Disallowances

Funds held by recipients, which are disallowed by the grants officer as a result of an audit or other review process, should be returned to the organization unit no later than 30 calendar days after notification. Future drawdowns on financing agreements shall be suspended pending the outcome of the recovery action on the disallowances. Once it has been determined that the recipient has failed to return the advanced funds, the responsible organization unit's accounting office will discontinue processing drawdowns until further notice.

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

Section 5.0 Advances to Employees

.01 Travel Advances

Organization units of the Department shall hold to a minimum the amount of cash advanced for travel purposes, follow-up with travelers to assure that vouchers are submitted within established deadlines, and process travel vouchers in a timely manner to recover any excess amounts advanced.

At the same time, no Federal employee should have to use his/her own personal funds to pay official travel expenses unless the employee has elected not to use alternative resources made available by the Government; i.e., contractor-issued Government charge card or travelers checks.

Accordingly, each organization unit should limit funds advanced for travel expenses to the estimated out-of-pocket expenses that a traveler is expected to incur for authorized travel purposes prior to reimbursement. Organization units and travelers are also required to take all reasonable steps to minimize the resulting cash requirements on the organization unit or the traveler. Use of the contractor-issued Government charge card is strongly encouraged. (For further details, see DOC's Travel Handbook, Part 301-10, Sources of Funds.)

a. Issuance of Advances

1. Authorization

Travel advances will be issued to travelers based on an approved travel order. Advances may only be authorized under the laws and regulations applicable to the type of travel to be performed (e.g., temporary duty, permanent change of station, and foreign).

The amount advanced will be based on the character and duration of the travel and must be reasonable under the circumstances. (See DOC Travel Handbook, Part 301-10.3, Advances of Funds, Authority.)

2. Timing of Advances--Amounts to be Advanced

Organization unit officials who have been delegated the authority to

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

approve travel advances are to manage and control outstanding travel advance balances within their organizations. See the DOC Travel Handbook, Part 301-10.3, for detailed information on appropriate

amounts to be advanced, limitations, and the procedures to be followed for requesting the funds. The traveler is to make a reasonable advance request and the approving officer is to verify the request before signing the CD-369, Travel Advance, application. The computation for the advance should accompany the request along with a copy of the travel authorization; i.e., travel order.

3 Maximum Advance

The maximum advance for domestic temporary duty travel is \$5,000. This does not represent an entitlement, but the maximum cumulative amount the Department's system for foreign travel advances will allow in unvouchered advances. The maximum advance for foreign and relocation travel is \$7,500. Travel advances for domestic relocation expenses should be requested in incremental portions as needed (e.g., house hunting advance, temporary quarters, transportation of household goods). Travel vouchers should be submitted in a timely manner so that the traveler can account for or maintain the advance.

4. Accounting for Advances

The traveler must show the balance of all advances outstanding at the time another request is submitted. A traveler is to file a travel voucher within five days after completing the travel, and clear any previous outstanding travel advances before requesting another advance. If, at the time the traveler files the travel voucher, the advance granted was larger than the total claim due, the traveler must attach a check to the travel voucher for the remaining travel advance balance. The check should be made payable to the Department of Commerce. A remaining travel advance balance may be retained if official travel is scheduled to take place within 30 days of filing of the travel voucher and the amount to be retained is commensurate with the travel to be performed. Expenses during an extended overseas trip should be vouchered with the traveler's servicing payment center at least every 30 days.

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

b. Control of Advances

1. Travelers are to submit travel vouchers no later than five working days after completing a trip and account for or repay any outstanding advance. When an advance has been outstanding for 30 days and no offsetting travel expenses exist, the traveler will be required to return the advance promptly to the servicing payment center.
2. For frequent travelers (traveling at least every 30 days), it is not economical to repay a travel advance and shortly thereafter request another. Advances may be maintained by frequent travelers. The maximum amount of the advance should be limited to estimated out-of-pocket meal and incidental expenses (M&IE) for a maximum 45 day period. The authorization to maintain an advance should be related to the frequency of travel, and not the type of travel authorization (order) issued. For example, the authority to maintain an advance is not limited to individuals operating under a limited-open travel authorization.
3. The Department's automated payment system computes each traveler's cash advance need over the most recent 45 day period. Excess advances will be billed in a demand letter and if not accounted for or repaid promptly, the excess will be deducted by administrative offset from the employee's salary. An administrative charge will also be deducted.
4. Infrequent travelers should immediately repay any unused advance when they submit their completed travel voucher. Failure to file a travel voucher and/or respond to a demand letter will result in an administrative offset of the traveler's salary for the amount of the excessive advance.

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

c. Review of Outstanding Travel Advance Balances

Organization units will review reports of outstanding travel advances to identify those travel advances that are outstanding. The report will show unvouchered advances as well as amounts considered excessive. Managers must take immediate action to have their travelers:

- o Submit refunds of unneeded advance amounts; or
- o Submit vouchers for unreported expenses and account for the outstanding travel advance.

d. Excessive Advances

1. In order to reduce excessive travel advance balances, the Department's automated payment system will analyze travel records to determine excessive amounts being held by travelers. Travel advances identified as excessive will be brought to the attention of the traveler and the traveler's supervisor or the authorizing officer who is responsible for taking the necessary action. The travel advance balance may be eliminated in one of two ways:
 - o By direct remittance of a personal check, bank check, or money order for the total amount outstanding or the amount determined to be excessive; or
 - o By submission of a travel voucher--the claimed amount to be applied against the outstanding advance balance.
2. If the excessive travel advance balance is not liquidated within 30 days (as provided for in the demand notice) by one of the above actions, the automated payment system will initiate a deduction of the excess amount by an administrative offset (15 CFR 21) from the employee's salary under the authority of 5 U.S.C. Sec. 5705. Form CD-369, Travel Advance, contains a "Notice of Intent" which advises travelers of this policy. Additionally, travelers will be assessed an administrative

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

charge when collection by offset is instituted. The administrative charge is applied only once each time an outstanding balance is identified as excessive and the offset procedure is instituted.

3. If the gross pay of an employee is not sufficient to permit all deductions to be made, both mandatory and voluntary, the order of withholding precedence followed will be that as specified by GAO (see 5 GAO 5.3). If necessary, administrative offset will continue into the next pay period in order to collect the entire outstanding excessive balance.

.02 Advances of Pay

a. Foreign Commercial Service Officers

Up to three months pay (i.e., not more than net pay for six bi-weekly pay periods) may be advanced to a foreign commercial service officer after the transfer from one foreign area to another, from the United States to a foreign area, or from a foreign area to the United States. However, an employee may not request an advance that would exceed repayment ability, after voluntary allotments, over 18 pay periods (3 Foreign Administrative Manual 390). An employee who has an outstanding balance from a prior advance of pay may be issued a new one after arrival at the new foreign post or, if the employee is reassigned to another foreign post, before full repayment of a previous advance of pay.

1. Limitations

The amount of the advance shall be based on net pay (i.e., gross pay--exclusive of allowances, differentials, and other compensation--less required deductions).

2. Timing of Advance

The advance may be paid up to 45 days before departure to a new duty post (but not sooner than the issuance of travel orders), or not later than 60 days after arrival at the new duty post.

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

3. Repayment

Repayments shall be made by payroll deductions for a period of not more than 18 pay periods beginning with the second full pay period following the pay period in which the advance check was issued. However, full repayments shall be made immediately when assignments are cancelled for the convenience of the employee, or if the employee separates prior to the completion of the repayment period.

b. Newly Appointed Employees

The head of each organization unit may provide the advance payment of basic pay (in one or more installments covering not more than two pay periods) to any individual who is newly appointed to a position in the organization unit ([5 U.S.C. Sec. 5524a](#)). "Newly appointed" means first appointment, regardless of tenure, as an employee of the Federal Government or a new appointment following a break in service of at least 90 days.

1. Limitations

The maximum amount of pay that may be advanced shall be based on the rate of basic pay to which the employee is entitled on the date of his/her new appointment with the agency, reduced by the amount of any applicable allotments or deductions from pay. The rate of basic pay is the rate fixed by law or administrative action for the position held by an employee, including annual premiums for standby duty; night differentials for prevailing rate employees; any special rates established under [5 U.S.C. Sec. 5305](#), [5 CFR 532.251](#) and [253](#), or other legal authority; and locality-based comparability payments or interim geographic adjustments.

2. Timing of Advance

An advance in pay may not be made to an employee before the date of the employee's appointment with the agency or after the employee has received his/her first regular pay check.

3. Repayment

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

Unless repayment is waived, repayment shall be made by installments under procedures for payroll deductions or by salary offset. The recovery period shall be no longer than 13 pay periods beginning on the date of appointment. Any balance remaining after transfer or termination of employment must be recovered by salary offset.

Section 6.0 Advances to Contractors

.01 Advice and Assistance

Findings and determinations with respect to advance payments under contracts shall be made in accordance with the advice of the appropriate procurement official in the organization unit and with the advice and concurrence of the organization unit's cash management officer.

.02 Financing Tool

As a general rule, contractors are to provide their own financing, and any payment under a contract may not be more than the value of the service already provided or the article already delivered. Under statutory authority, however, advances of funds to contractors may be made as a financing tool where the agency head determines that the use of an advance payment is in the public interest, and no other means of contract financing is available to the contractor, or the contract is for national defense ([41 U.S.C. Sec. 255](#); 48 CFR subpt. 1-32.4 et seq.).

.03 Types of Contracts

The statutes authorizing advance payments under contracts apply equally to negotiated contracts and contracts awarded by formal advertising.

.04 Cash Flow Analysis

Advances should be approved sparingly, even when statutory authority exists, and should be based on an analysis of the cash flow required under the contract. The advance should not exceed the interim cash needs arising during the reimbursement cycle, nor exceed the unpaid contract price.

CASH MANAGEMENT POLICIES AND PROCEDURES HANDBOOK

.05 Advances to Prime Contractors

Advance payments may be made only to prime contractors, but advance payments may be made to prime contractors for the purpose of making subadvances to subcontractors.

.06 Security

Contractors are required to give security for any approved advance.

.07 Liquidation of Advances

Advances will be liquidated from payments due to the contractor incident to performance under the contract.

.08 Special Bank Account

Subject to certain exceptions, advances shall be deposited into special bank accounts and protected by suitable covenants, such as a Government lien on the balance, the bank's liability for the account, access to bank records, etc. (48 CFR subpt. 32-411).

.09 Interest on Advances

Normally, interest will be charged on the unliquidated balance of advance payments at the rate established by Treasury for the Renegotiation Act (P.L. 92-41, 85 Stat. 97), and published in the Federal Register each six month period. The rate in effect at the time the advance is authorized shall be used throughout the term of repayment. Exceptions may be made to the charging of interest ([48 CFR subpt. 32.407](#)).

.10 ACH/EFT Method

Whenever the criteria prescribed in Treasury regulations are met ([I-TFM 6-2000](#)), the [ACH/EFT](#) method of financing advance payments must be used unless waived by Treasury.