

Cash Flow Account Setup

HUD now uses the U.S. Department of the Treasury's electronic Pay.gov collection service for the collection of funds for some of its business areas. This **FHA Connection Guide** module includes the following sections to provide background information on HUD's Pay.gov requirements and training on how to get set up to make payments to HUD using the Pay.gov collection service:

- **What is Pay.gov?**
- **Pay.gov and Single Family FHA**
- **FHA Connection Cash Flow Account Setup**
- **Authorization to Use Cash Flow Account Setup**
- **Accessing Cash Flow Account Setup**
- **Creating a Cash Flow Account**
- **Checking the Status of a Cash Flow Account**
- **Updating Cash Flow Account Information**
- **Deleting a Cash Flow Account**

What is Pay.gov?

Pay.gov is a secure government-wide collection portal that was developed to meet the U.S. Federal Government and Department of the Treasury's commitment to process collections electronically using Internet technologies. Pay.gov satisfies agency and business partner demands for electronic alternatives by providing the ability to complete forms, make payments, and submit queries electronically via the Internet. Pay.gov enables business partner and consumer users to access their payment accounts from any computer with Internet access, and enables federal agencies to obtain and process collections in an efficient and timely manner. Pay.gov is managed by the Financial Management Service bureau of the U.S. Department of the Treasury.

Pay.gov and Single Family FHA

The following relates to the Single Family FHA and Pay.gov timeline of events:

Date	HUD's Pay.gov Implementation Information
June 2004	Pay.gov implemented for the collection of annual FHA lender recertification fees.
September 2007	Expanded Pay.gov to include the payment of mortgage insurance premiums for Single Family loans. Detailed case payment information for upfront mortgage insurance premiums and monthly (periodic) insurance premiums for Single Family loans sent directly to HUD via Pay.gov; HUD uses Pay.gov for payment withdrawals.
July 2009	For credit applications after May 31, 2009, submission of upfront insurance premiums for Title I Manufactured Housing loans via Pay.gov is optional.
February 2010	Submission of all the Title I Manufactured Housing loans' upfront and periodic (annual) insurance premium payments via Pay.gov is required.
January 2011	Expanded the Account Type from which a claim remittance and/or payment of mortgage insurance premiums for Single Family loans may be made to include General Ledger accounts. Cash flow account setup and prenote testing available for Single Family Claims. <i>(Actual claim remittance amounts cannot be processed before March 2011.)</i>

Note: The instructions in this **FHA Connection Guide** module do not apply to the payment of the annual recertification fees. See the **Lender Approval** module for more information.

Pay.gov processes payments electronically (electronic funds transfer or EFT) through the Automated Clearing House (ACH) using a business checking account or general ledger account. The Federal Reserve Bank of Cleveland, which maintains the Pay.gov system, is used for the ACH debit.

Bank/general ledger account information provided through **Cash Flow Account Setup** is encrypted using the Triple DES encryption standard and stored in a database with access limited to authorized support personnel. All bank account data is only stored in HUD databases. The payment information is transmitted securely from HUD to the Pay.gov system for collection processing. Data security is controlled by HUD's strict Automated Data Processing (ADP) security policies. All technical support personnel at HUD are required to undergo background investigation.

FHA Connection Cash Flow Account Setup

In order for lenders to submit payments to HUD using the Pay.gov service, they must first use **Cash Flow Account Setup** on the FHA Connection to identify their cash flow account (bank account) information, e.g., bank routing number and account number. This information is used for payments to specific HUD business areas as listed below:

HUD Program	Payment Type
Title I	Single Family Upfront premiums
Title I	Single Family Periodic (annual) premiums
Title II	Single Family Upfront premiums
Title II	Single Family Periodic (monthly) premiums
Title II	Single Family Claim remittance amounts

Pay.gov uses the cash flow account information established for each business area to withdraw funds from the appropriate account.

For additional information regarding payment processing (including batch (CPU to CPU) file transfer process and Business to Government (B2G)), and security, see *HUD's Single Family Mortgage Insurance Premium Collection Process*, available on HUD's website at:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/comp/premiums/sfpaygov.

Note: **Cash Flow Account Setup** is *not* used to specify an account for the payment of the annual FHA lender recertification fees. Instead, use **Lender Approval** on the **Lender Functions** menu.

Authorization to Use Cash Flow Account Setup

To sign on to the FHA Connection and access **Cash Flow Account Setup**, you must first be:

- an authorized employee of an FHA-approved lender,
- registered to use the FHA Connection, and
- authorized to access **Cash Flow Account Setup**.

FHA Connection Registration: If you do not have an FHA Connection user ID, see the **FHA Connection Guide** module: **FHA Connection Registration Procedures** for instructions on how to apply for and receive a user ID (you may also find the other modules in the **Getting Started** portion of the **FHA Connection Guide** helpful).

Cash Flow Account Setup Authorization: If you already have a user ID but are unable to access **Cash Flow Account Setup** on the FHA Connection, contact your Application Coordinator to request authorization to **Cash Flow Account Setup**. Application Coordinators may locate the **Cash Flow Account Setup** authorization under the **Lender Approval (Title I or Title II)** tab on the FHA Connection ID Administration page of the FHA Connection.

Accessing Cash Flow Account Setup

Authorized employees of an FHA-approved lender can access and use **Cash Flow Account Setup** as follows:

1. After sign on to the FHA Connection, use the menu path: **Lender Functions > Cash Flow Account Setup**. The **Cash Flow Account Setup** menu appears (**Figure 1**).



Figure 1: Cash Flow Account Setup page

2. Select **Title I Cash Flow Account Setup** for payment of loan insurance premium (i.e., upfront or periodic (annual) premium) for Title I Manufactured Home/Property Improvement loans.

-or-

Select **Title II Cash Flow Account Setup** for payment of mortgage insurance premiums (i.e., upfront premium or periodic (monthly) premium) or claim remittances for Single Family Home mortgages. The corresponding Cash Flow Account Setup Request page appears (**Figure 2** illustrates Title I).

Note: **Title I Cash Flow Account Setup** is used by financial institutions approved for participation in the mortgage insurance programs authorized by Title I of the National Housing Act, e.g., **Title I Manufactured Home/Property Improvement Loan Program**. **Title II Cash Flow Account Setup** is used by financial institutions approved for participation in the mortgage insurance programs authorized by Title II of the National Housing Act, e.g., **Section 203b, Single Family One- to Four-Family Housing Program**.

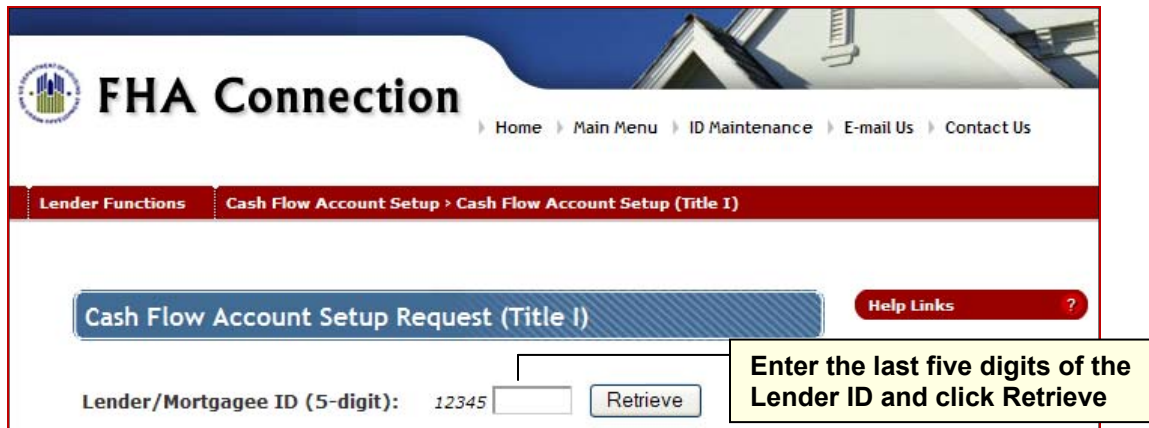


Figure 2: Cash Flow Account Setup Request page

3. Enter the last five digits of the lender's FHA (Title I or Title II, as appropriate) identification number. Then:
 - If no accounts were previously set up, the Cash Flow Account Setup List page displays with a note indicating no cash flow accounts exist (**Figure 3a**). See **Creating a Cash Flow Account**.
 - If accounts were previously established, the Cash Flow Account Setup List page displays with a list of all the current accounts. (Sample provided for Title II (**Figure 3b**)).
- Note:** Lenders may set up cash flow accounts for monthly (periodic) payments only under the **Lender ID** of the home office. Cash flow accounts for monthly (periodic) payments should not be set up using branch office Lender IDs.
4. Continue to the appropriate section for further processing:
 - **Creating a Cash Flow Account**
 - **Checking the Status of a Cash Flow Account**
 - **Updating Cash Flow Account Information**
 - **Deleting a Cash Flow Account**

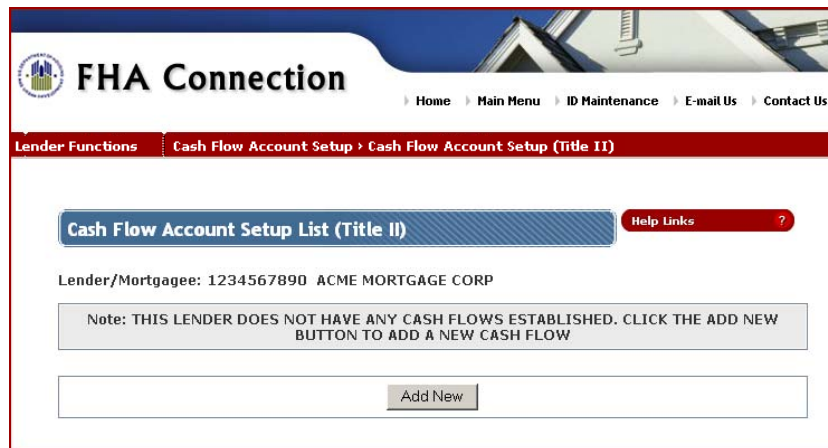


Figure 3a: Cash Flow Account Setup List (Title II) page for lender with no Cash Flow Account information

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Lender Functions Cash Flow Account Setup Cash Flow Account Setup (Title II)

Cash Flow Account Setup List (Title II) [Help Links ?](#)

Lender/Mortgagee: 2345678901 FIRST HOME LOAN CORPORATION

Click an existing cash flow to update or delete its account information.

Cash Flow Name	Bank Routing Number	Account Number	Name on Account	Status
Single Family Upfront	012345678	**123	FIRST HOME LOAN CORP	Active/Pending update
Primary Contact Name: GEORGE SMITH				
E-mail Address: george.smith@fhlc.com				
Phone Number: 555-123-4567				
Alternate Contact Name: SALLY JONES				
E-mail Address: sally.jones@fhlc.com				
Phone Number: 555-123-4568				
<u>Single Family Upfront</u>	023456789	*234	FIRST HOME LOAN CORP	The prenote was initiated on 01/21/2011 and will become active on 02/02/2011
Primary Contact Name: GEORGE SMITH				
E-mail Address: george.smith@fhlc.com				
Phone Number: 555-123-4567				
Alternate Contact Name: SALLY JONES				
E-mail Address: sally.jones@fhlc.com				
Phone Number: 555-123-4568				
<u>Single Family Periodic</u>	034567891	**345	FIRST HOME LOAN CORP	Active
Primary Contact Name: GEORGE SMITH				
E-mail Address: george.smith@fhlc.com				
Phone Number: 555-123-4567				
Alternate Contact Name: SALLY JONES				
E-mail Address: sally.jones@fhlc.com				
Phone Number: 555-123-4568				

Figure 3b: Cash Flow Account Setup List (Title II) page for Title II lender with existing Cash Flow Account information

Creating a Cash Flow Account

In order to use the Pay.gov services for HUD business, you must establish a cash flow account for each relevant HUD business area by designating a bank account to be used for withdrawal of funds for that area. Once the cash flow account is successfully established, you may begin to submit payments for that business area using Pay.gov.

For each cash flow account, the paying lender must:

1. Access the correct **Cash Flow Account Setup (Title I or Title II)**, as outlined in the previous section.
2. Click **Add New** on the Cash Flow Account Setup List page (**Figure 3a and Figure 3b**). The ACH Debit Authorization Notice page appears (**Figure 4**).
3. Read and agree to the ACH debit authorization and disclosure statements (**Figure 4**). A disclosure statement must be completed when creating a new cash flow account.

Figure 4: ACH Debit Authorization Notice

Note: Only one cash flow account is maintained for each business area. The **Cash Flow Name** field identifies the business area associated with the Cash Flow Account Setup. **Figure 5a** and **Figure 5b** illustrate the business areas available for Title I and Title II, respectively. If a cash flow account exists for each available business area (for Title I or Title II) the following error message appears after completing the disclosure statement: **No Cash Flows are Available for This Lender**. (See the **Updating Cash Flow Account Information** section for modifying an existing cash flow account setup.)

Figure 5a: Business areas (Cash Flow Names) for Title I

Figure 5b: Business areas (Cash Flow Names) for Title II

Complete the Cash Flow Account Setup page (**Figure 6**) by entering the:

- cash flow name of the specific HUD business area
- bank routing number,
- account number,
- account type (e.g., business checking or general ledger account),
- account name, and
- lender's primary and secondary contact information.

Note: The Title II **contact information** is used to send out automated e-mails with information regarding receipt of payments or other events as it relates to the Title II account (excluding claims remittances). E-mails are sent for the online (FHA Connection) payments and batch CPU to CPU payments for Title II. The primary contact information is required; the secondary contact information is recommended but not mandatory.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Lender Functions Cash Flow Account Setup > Cash Flow Account Setup > Cash Flow Account Setup (Title II)

Cash Flow Account Setup (Title II) Help Links ?

Lender/Mortgagee: 1234567890 ACME MORTGAGE COMPANY

Cash Flow Name: Single Family Upfront

Bank Routing Number: 123456789

Account Number: 9876543210

Re-enter Account Number: 9876543210

Bank Account Type: Business Checking

Name on Account: Acme Mortgage

Primary Contact Information

First Name: John

Last Name: Doe

E-mail Address: John.Doe@acme.com

Phone Number: 5551234567

Alternate Contact Information

First Name: Jan

Last Name: Sun

E-mail Address: Jan.Sun@acme.com

Phone Number: 5551234568

Next Reset

Cash Flow Name identifies the specific business area

After entering all account information, click Next for a final review/edit before the information is submitted for the eight-day prenote test

Figure 6: Cash Flow Account Setup page

4. After completing the Cash Flow Account Setup page, click **Next** to review the entered information on the Verify Cash Flow Account Setup page (**Figure 7**).

5. To edit the account information before submitting it to HUD, click **Go back and edit** to return to the Cash Flow Account Setup page and make any necessary changes. (Repeat steps 4 and 5.)

-OR-

Click **Send** to submit the account information to HUD.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Main Menu Cash Flow Account Setup Cash Flow Account Setup Verify Cash Flow Account Setup (Title II)

Verify Cash Flow Account Setup (Title II) Help Links ?

Lender/Mortgagee: 1234567890 ACME MORTGAGE COMPANY

Verify Information	
Cash Flow Name:	Single Family Upfront
Bank Routing Number:	123456789
Account Number:	9876543210
Bank Account Type:	Business Checking
Name on Account:	Acme Mortgage

Primary Contact Information	
First Name:	John
Last Name:	Doe
E-mail Address:	John.Doe@acme.com
Phone Number:	5551234567

Alternate Contact Information	
First Name:	Jan
Last Name:	Sun
E-mail Address:	Jan.Sun@acme.com
Phone Number:	5551234568

Note: Once you save the information, a prenote will be sent to this bank account to verify its correctness and the ability of HUD to perform electronic ACH withdrawals from this account.

prenote test, if no errors are reported.

Send Go back and edit

After reviewing, click Send to submit the account information for the eight-day prenote test

Click to make changes before submitting to HUD

Figure 7: Verify Cash Flow Account Setup page

6. The Cash Flow Account Setup Results page appears (**Figure 8**). If the information was successfully saved, a message indicates to check the status of the account.

A **prenotification (prenote) test** is then conducted to validate the entered banking information and verify the ability to perform an electronic ACH withdrawal from the specified account. This test takes eight (8) *business* days and uses a zero-dollar amount (\$0.00) in the transaction. The Cash Flow Account Setup Results page (**Figure 8**) provides the exact date after which EFTs may be made to HUD from the lender's account provided the prenote test is successfully completed. See **Checking the Status of a Cash Flow Account** for further information regarding the account status.

FHA Connection

Home | Main Menu | ID Maintenance | E-mail Us | Contact Us

Main Menu | Cash Flow Account Setup > Cash Flow Account Setup > Cash Flow Account Setup Results (Title II)

Cash Flow Account Setup Results (Title II) Help Links ?

Lender/Mortgagee: 1234567890 ACME MORTGAGE COMPANY

Date of Transaction:	06/01/2007 01:00:31 PM
Cash Flow Name:	Single Family Upfront
Bank Routing Number:	123456789
Account Number:	9876543210
Name on Account:	Acme Mortgage

ACCOUNT INFORMATION SUCCESSFULLY SAVED. PLEASE CHECK BACK PERIODICALLY FOR THE NEXT 8 BUSINESS DAYS FOR UPDATES TO THIS CASH FLOW STATUS. IF NO ERRORS ARE REPORTED THIS ACCOUNT WILL BE MADE ACTIVE ON 06/13/2007

Main Menu

Figure 8: Cash Flow Account Setup Results page

- To establish another cash flow account setup for a different business area, click **Cash Flow Account Setup** in the breadcrumb trail (menu path) in the red banner near the top of the page, and repeat the preceding steps 2 - 7.

Note: If banking or contact information for an account changes, the existing account must be updated. See **Updating Cash Flow Account Information**.

Checking the Status of a Cash Flow Account

During the eight-business-day prenote test period, you can check the status of the cash flow account setup to determine if any errors were reported.

To check the status:

- Access the Cash Flow Account Setup List page (**Figure 9**) (see **Accessing Cash Flow Account Setup**).
- View the list of cash flow accounts for your lending institution, including the **Status** column. **Table 1** that follows provides a list of the statuses and a description for each.

FHA Connection

Home | Main Menu | ID Maintenance | E-mail Us | Contact Us

Lender Functions | Cash Flow Account Setup > Cash Flow Account Setup (Title II)

Cash Flow Account Setup List (Title II) [Help Links ?](#)

Lender/Mortgagee: 2345678901 FIRST LENDERS CORPORATION

Click an existing cash flow to update or delete its account information.

Cash Flow Name	Bank Routing Number	Account Number	Name on Account	Status
Single Family Upfront	112233445	**123	FIRST LENDERS CORP	Active
Primary Contact Name: HARRY MAHN E-mail Address: Harrymahn@flc.com Phone Number: 5551112222 Alternate Contact Name: SUE ZAHN E-mail Address: Suezahn@flc.com Phone Number: 5551113333				
Single Family Periodic	112233445	*****456	FIRST LENDERS CORP	Inactive/Errors in Prenote
Primary Contact Name: DAN CANN E-mail Address: Dancann@flc.com Phone Number: 4441112222 Alternate Contact Name: E-mail Address: Phone Number:				

[Add New](#)

The Status field provides information on whether an account is active, an update is being processed, or if errors were found during the prenote test

Click link to review prenote error information

Figure 9: Cash Flow Account Setup List page

Table 1: Cash Flow Account Status Information	
Cash Flow Account Status	Description
Active	Cash flow account is currently being used for payments
Active/Errors in Prenote	Cash flow account is currently being used for payments; account information was updated and errors were found during the subsequent prenote test
Active/Pending update	Cash flow account is currently being used for payments; account information was updated and a prenote test is in process for the new cash flow account setup
Inactive/Errors in prenote	Cash flow account is not currently being used for payments due to errors found during the prenote test
The prenote was initiated on mm/dd/yyyy and will become active on mm/dd/yyyy	Prenote test is in process for a new cash flow account setup
Prenote Error: 29 Corporate Customer advises not AUTH	Financial institution does not permit withdrawals except by specific designated organizations. Contact the appropriate group listed below for assistance: Title I: Title_One_help@hud.gov Title II (Claims): FHA_SFClaims@hud.gov Title II (Periodic): Sfpaygov.Periodic@hud.gov Title II (Upfront): Sfpaygov.Upfront@hud.gov

3. If the prenote test is not yet complete (and no errors were yet reported), the status is **Prenote was initiated on mm/dd/yyyy and will become active on mm/dd/yyyy** (new account) or **Active/Pending update** (existing account) (Figure 10). Otherwise, the **Status** field provides the date the prenote was initiated and the date the account will become active (if no errors are reported). No action is required.

FHA Connection
 Home Main Menu ID Maintenance E-mail Us Contact Us

Lender Functions Cash Flow Account Setup > Cash Flow Account Setup (Title I)

Cash Flow Account Setup List (Title I) [Help Links ?](#)

Lender/Mortgagee: 734560008 FIRST ALTERNATIVE MORTGAGE CORPORATION

Click an existing cash flow to update or delete its account information.

Cash Flow Name	Bank Routing Number	Account Number	Name on Account	Status
<u>Title I Premium - Periodic (Annual)</u>	098765432	*****566	TITLE I - ANNUAL PAY	The prenote was initiated on 12/23/2009 and will become active on 01/06/2010
Primary Contact Name: SAM SMITH E-mail Address: ssmith@amc.com Phone Number: 5551112222 Alternate Contact Name: JAN JONES E-mail Address: jjones@amc.com Phone Number: 5552223333				
<u>Title I Premium - Upfront</u>	099887766	*****677	TITLE I - UPFRONT	The prenote was initiated on 12/23/2009 and will become active on 01/06/2010
Primary Contact Name: JAMES KIRK E-mail Address: jkirk@1stalternative.com Phone Number: 7035551111 Alternate Contact Name: LEONARD MCCOY E-mail Address: lmccoy@1stalternative.com Phone Number: 7035552222				

Figure 10: Cash Flow Account Setup List page before the prenote is complete

-OR-

If the prenote test was successfully completed with no errors reported, the status is changed to **Active** (new account). **Active** indicates that the account can be used for payments.

-OR-

If an error exists, the status is **Inactive/Errors in Prenote** (new account) or **Active/Errors in Prenote** (existing account). Click the link (message) in the **Status** field (Figure 9) to review the error information (Figure 11). See **Updating Cash Flow Account Information** to make changes to the account setup.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Main Menu Cash Flow Account Setup > Cash Flow Account Setup > Payment Error Details (Title II)

Payment Error Details (Title II) Help Links ?

Lender/Mortgagee: 2345678901 FIRST LEENDERS CORPORATION

Cash Flow Name:	Single Family Periodic
Bank Routing Number:	112233445
Account Number:	112233456
Name on Account:	DAN CANN
Prenote Error:	Account could not be found

Go back

Review Prenote Error and verify banking information to determine how to resolve

Figure 11: Payment Error Details page

Updating Cash Flow Account Information

Once a Cash Flow Account is created for a business area, you may find it necessary to change either the banking information or contact information. If banking information, e.g., **Account Number**, is updated, an eight-business-day prenote test is required for the new account setup. During this prenote period, two accounts will temporarily reside in **Cash Flow Account Setup** for the same business area, e.g., **Single Family Upfront**. The *existing* account will have the status of **Active/Pending update** and the *new* account will have the status of **Prenote in process** (Figure 13). Payments during this prenote period for this business area will be made using the *existing* cash flow account until the prenote is successfully completed.

Note: A prenote test is not performed and the account setup remains *Active* if only contact information is updated.

To update the information for a cash flow account:

1. Access the Cash Flow Account Setup List page (Figure 3b) (see **Accessing Cash Flow Account Setup**).
2. Select the name of the business area account to be updated in the **Cash Flow Name** column (Figure 9).
3. Review and agree to the ACH debit authorization and disclosure statement (Figure 4). A disclosure statement must be completed when updating an existing account setup.
4. Correct or add cash flow account information on the Update Cash Flow Account Setup page. See Figure 12 for a process summary.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Setup (Title II)

Cash Flow Account Setup List (Title II) Help Links ?

Lender/Mortgagee: 2345678901 FIRST LENDERS CORPORATION

Click an existing cash flow to update or delete its account information.

Cash Flow Name	Bank Routing Number	Account Number	Name on Account	Status
Single Family Upfront	112233445	**123	FIRST LENDERS CORP	Active

ACH Debit Authorization Notice Review/agree to the ACH Debit Authorization Notice

Authorization and Disclosure--Consumers and Businesses

Update Cash Flow Account Setup (Title II) Help Links ?

Lender/Mortgagee: 2345678901 FIRST LENDERS CORPORATION

Existing Information

Cash Flow Name: Single Family Upfront
Bank Routing Number: 112233445
Account Number: 00123
Bank Account Type: Business Checking
Name on Account: HARRY MAHN

Update Information

Bank Account Type: Business Checking
Bank Routing Number: 112233445
Account Number: 00123
Re-enter Account Number: 00123
Name on Account: HARRY MAHN

Primary Contact Information

First Name: HARRY
Last Name: MAHN
Email Address: Harrymahn@flc.com
Phone Number: 551113333

Alternate Contact Information

First Name: SUE
Last Name: ZAHN
Email Address: Suezahn@flc.com
Phone Number: 551113333

Next Reset Delete Account Information

Update information as needed; then click Next to review your edits before submitting information for the prenote test

Click Reset if you would like to undo your edits; reset cannot be used after you click Next

Click cash flow name to retrieve the cash flow account information for editing

Figure 12: Updating a cash flow account setup

FHA Connection | Home | Main Menu | ID Maintenance | E-mail Us | Contact Us

Lender Functions | Cash Flow Account Setup | Cash Flow Account Setup (Title II)

Cash Flow Account Setup List (Title II) [Help Links](#) ?

Lender/Mortgagee: 112233445 FIRST LENDERS CORPORATION

Click an existing cash flow to update or delete its account information.

Cash Flow Name	Bank Routing Number	Account Number	Name on Account	Status
Single Family Premium - Upfront	112233445	****123	FIRST LENDERS CORPORATION	Active/Pending update

Primary Contact Name: HARRY MAHN
 E-mail Address: hmahn@flc.com
 Phone Number: 5551113333

Alternate Contact Name: SUE ZAHN
 E-mail Address: szahn@flc.com
 Phone Number: 5551112222

Updated new account will replace the previous account once the prenote is successfully completed

Single Family Premium - Upfront 112233445 ****123 FIRST LENDERS CORPORATION The prenote was initiated on 01/21/2011 and will become active on 02/02/2011

Primary Contact Name: HARRY MAHN
 E-mail Address: hmahn@flc.com
 Phone Number: 5551113333

Alternate Contact Name: SUE ZAHN
 E-mail Address: szahn@flc.com
 Phone Number: 5551112222

Figure 13: Updated Cash Flow Account Setup List page

If you do not want payments to continue to be made from the existing account setup during the prenote test of the updated (new) account setup, do not edit the account information *but instead*:

1. Delete the existing cash flow account setup (see **Deleting a Cash Flow Account**), then
2. Create a new cash flow account (see **Creating a Cash Flow Account**).

Payments cannot be made until successful completion of the prenote test for the new cash flow account setup.

Deleting a Cash Flow Account

If circumstances warrant, existing cash flow account information for a business area can be deleted rather than updated. This ensures that the designated account is not used for any payment withdrawals.

Remember: When an existing cash flow account setup is updated, the new account setup must go through an eight-business-day prenote test, and during that period the existing account setup is used for any payment withdrawals. If it is important to *not* use the existing cash flow account during that prenote test period, delete the existing account information and create the new account setup.

To delete existing cash flow account information:

1. Access the Cash Flow Account Setup List page (**Figure 3b**) (see **Accessing Cash Flow Account Setup**).
2. Select the name of the business area account to be deleted in the **Cash Flow Name** column (**Figure 9**).
3. Review and agree to the ACH debit authorization and disclosure statement (**Figure 4**). A disclosure statement must be completed when deleting an existing account setup.
4. On the Update Cash Flow Account Setup page, review the account information to verify that it should be deleted.

Note: You will be unable to make payments from this cash flow account if this information is deleted. Re-entering the account information initiates a new prenote test (requiring eight business days).

5. Click the **Delete Account Information** button at the bottom of the page (**Figure 14**). The Verify Cash Flow Account Setup Deletion page appears (**Figure 15**).
6. Verify that the displayed information is the account to be deleted (**Figure 15**).
7. Click the **Delete Account Information** button. The Cash Flow Account Setup Deletion page appears (**Figure 16**) confirming the successful deletion of the cash flow account information.

See **Figures 14 - 16** for a summary of the deletion process.



FHA Connection

Home Main Menu ID Maintenance Email Us Contact Us

Click cash flow name to retrieve the cash flow account information for deletion

Cash Flow Account Setup List (Title II)

Help links ?

Lender/Mortgagee: 2345678901 FIRST LENDERS CORPORATION

Click an existing cash flow to update or delete its account information.

Cash Flow Name	Bank Routing Number	Account Number	Name on Account	Status
Single Family Upfront	112233445	** 123	FIRST LENDERS CORP	Active

ACH Debit Authorization Notice

Review/agree to the ACH Debit Authorization Notice

Authorization and Disclosure--Consumers and Businesses

Update Cash Flow Account Setup (Title II)

Help Links ?

Lender/Mortgagee: 2345678901 FIRST LENDERS CORPORATION

Existing Information

Cash Flow Name: Single Family Upfront
 Bank Routing Number: 112233445
 Account Number: 00123
 Bank Account Type: Business Checking
 Name on Account: HARRY MAHN

Review account information to confirm this is the account to be deleted

Update Information

Bank Account Type:
 Bank Routing Number:
 Account Number:
 Re-enter Account Number:
 Name on Account:

Primary Contact Information

First Name:
 Last Name:
 Email Address:
 Phone Number:

Alternate Contact Information

First Name:
 Last Name:
 Email Address:
 Phone Number:

Next Reset

Delete Account Information

Click Delete Account Information if this account should be deleted

Figure 14: Deleting a Cash Flow Account

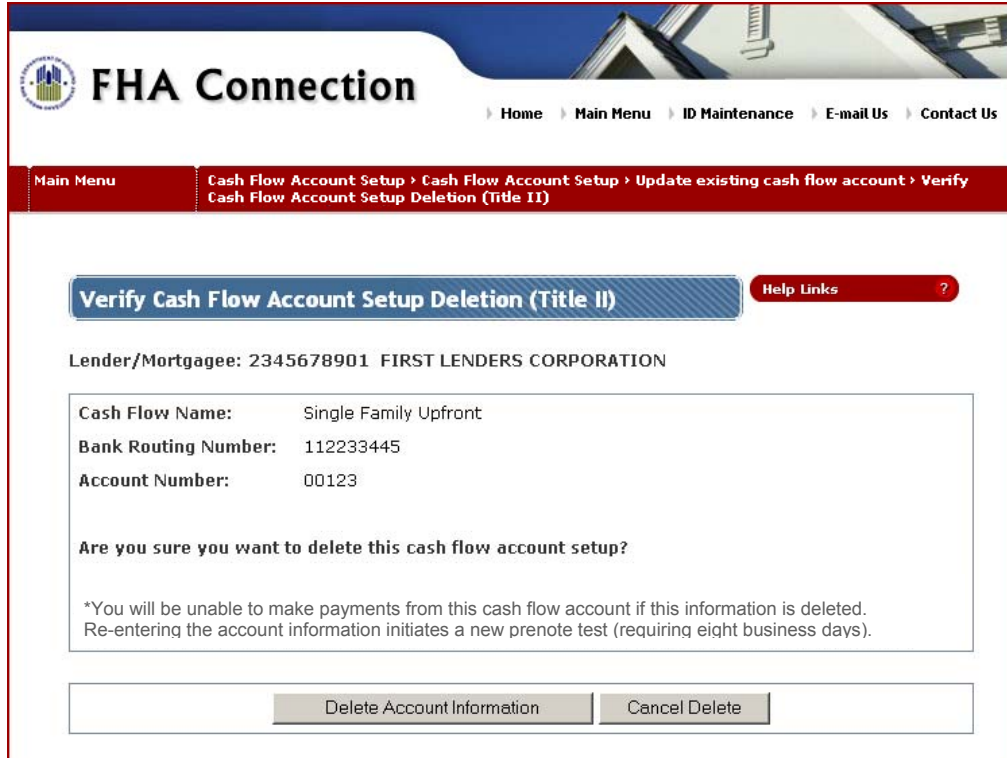


Figure 15: Verify Cash Flow Account Setup Deletion page

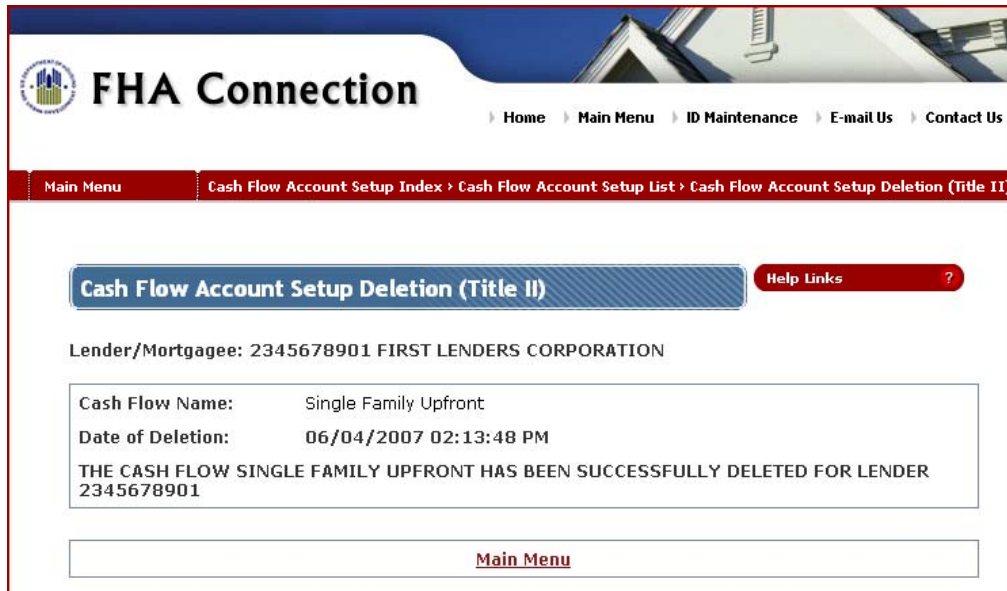


Figure 16: Cash Flow Account Setup Deletion confirmation page