



BUREAU OF THE

**Fiscal Service**

LEAD. TRANSFORM. DELIVER.

# OUR COLLECTIVE ROAD MAP

eCollections

eCommerce

Online Bill Payment

Digital Wallets

Mobile Program

Pay.gov

OTCnet

Treasury General Account Program (TGA)

Collections Information Repository (CIR)

Electronic Federal Tax Payment System (EFTPS)

Electronic Check Processing (ECP)

General Lockbox Network (GLN)

IRS Lockbox Network

Minority Bank Deposit Program


Credit Gateway

Debit Gateway

Cash Management Improvement Act (CMIA)

Card Acquiring Service (CAS)

One Voice: Agency Outreach and Engagement



# WHO WE ARE

## Revenue Collections Management (RCM)

Experts in optimizing the business of financial management  
Promoters of financial integrity within Government  
Dedicated to serving the public and federal agencies  
Committed to providing a world-class experience

**WE ARE GUIDED BY OUR VALUES – INTEGRITY,  
COLLABORATION, LEARNING, ACCOUNTABILITY, AND  
EXCELLENCE – AS CRITICAL INGREDIENTS IN SHAPING  
THE CULTURE OF OUR ORGANIZATION.**

# OUR MISSION

To collect the revenue and associated information that enable the federal government to operate and serve the public.



# OUR VISION

Transform financial management, provide efficiency, and deliver exceptional revenue collection services for the government and public.

## 4 LANES TO REACH OUR VISION

### REVOLUTIONIZE

We offer products and services widely used in the private sector; such as Digital Wallets, Mobile Program and Online Bill Payment

### OPTIMIZE

We pursue operational excellence, continually improving business processes, maintaining convenience, security, flexibility, as well as cost effectiveness within systems and programs

### ANALYZE

We study data to find patterns and relationships, understanding outcomes through statistical analysis, as well as forecasting collections through predictive modeling

### DIGITIZE

We convert paper to electronic through the use of specially designed tools and tactics





**REVENUE  
COLLECTIONS  
BUSINESS  
PORTFOLIO**



## REVENUES

In FY 2017:

- We collected approximately \$4.1 trillion in federal revenues on over 550 million transactions
- 99% of volumes were settled electronically
- 82% of volumes were initiated electronically

## CUSTOMERS

- We build and maintain relationships with hundreds of federal agencies
- We build relationships and serve the public both domestically and internationally

## COLLECTIONS

- SEC Filing Fees
- FCC Airwave Auction Fees
- National Park Entrance Fees
- US Mint Coin Sales
- Taxes
- Student Loan Repayments
- Non-tax related payments to the federal government

## ARCHITECTURE

- Over two dozen programs, each comprised of one or more services or systems

## AGENTS

Commercial financial institutions designated as

- Fiscal Agents
- Depositories
- Financial Agents



**REVENUE  
COLLECTIONS  
BUSINESS LINES**



## **CHANNELS**

- Over the Counter Network (OTCnet & TGA)
- Mail (Lockbox & ECP)
- Phone and Internet (EFTPS & Pay.gov)

## **SETTLEMENT PROCESSING**

- Card Acquiring Service
- Credit Gateway Program
- Debit Gateway Program

## **INFORMATION REPOSITORY**

- Collections Information Repository (CIR)



# OUR PROGRAMS

**eCollections**

**eCommerce**

**Online Bill Payment**

**Digital Wallets**

**Mobile Program**

**Pay.gov**

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# eCOLLECTIONS INITIATIVE

The “D” in our “ROAD” is about digitizing revenue collection dollars, transactions, and remittances. The Treasury Department’s long-term vision is to have non-tax collections and remittances submitted electronically. eCollections was launched in support of this vision.

Our goal is to increase electronically “initiated” non-tax collections and convert paper-based remittances to electronic.

Our tools and tactics include: Educating payers about electronic alternatives in accordance with our federal mandate; Enabling Online Bill Payment; Implementing Digital Wallets and recurring ACH debit functionality on Pay.gov; Promoting electronic payment options on websites; Developing mobile applications and solutions.

## eCOLLECTIONS INITIATIVE OBJECTIVES

**1**

Promote the increased use of existing electronic channels such as Pay.gov and ACH while encouraging the use of popular private sector payment methods such as Online Bill Payment and Digital Wallets

**2**

Focus on electronic transactions as they are initiated and not just electronic settlement of those transactions

**3**

Exceed customer expectations for a wide variety of options for making payments to the federal government – Convenient, Simple, and Secure

**4**

Improve administrative efficiency, including reduction of errors, fraud, and waste



# eCOMMERCE INITIATIVE

Our eCommerce vision is to unite with organizations that share a common interest and goal to offer citizens innovative electronic payment options and to achieve the Treasury's long standing goal of an all electronic Treasury. RCM is revolutionizing government collections through various eCommerce tools.

Our eCommerce vision involves three pillars:

1. Online Bill Payment
2. Digital Wallets
3. Mobile Program



## **ONLINE BILL PAYMENT**

Online Bill Payment is a secure, convenient and efficient payment option which allows agency customers to pay bills electronically by logging into the bill payment website of their bank. Most financial institutions will not charge a fee to their banking customers to use Online Bill Payment. Individual customers will now have the convenience of bank account privacy and control over the amount and timing of payments. Federal agencies can improve revenue collection efficiency by eliminating processing delays associated with the mailing of paper checks. The Online Bill Payment eCommerce solution increases electronic financial transactions, advances processing speed, and enhances reporting efficiency.

Contact email: [arm@fiscal.treasury.gov](mailto:arm@fiscal.treasury.gov)

## **DIGITAL WALLETS**

Digital Wallets are particularly popular with customers who prefer alternatives to using their credit card or bank account information online. Our customers trust digital wallets because they are: Convenient, Simple and Secure. RCM

encourages all agencies to review their existing forms on Pay.gov and suggest forms they believe might be a good fit for digital wallet solutions. For agencies with their own apps, we offer a Software Development Kit (SDK) so that your users can pay by ACH, Card, and Digital Wallets within your existing ecosystem. Interested in piloting any of these programs?

Contact email: [arm@fiscal.treasury.gov](mailto:arm@fiscal.treasury.gov)

## **MOBILE PROGRAM**

RCM has both an agency facing and a public facing Mobile Application. The agency facing app offers agencies the ability to accept checks, plastic cards (including EMV cards), and Near Field Communication (NFC) payments (through Apple Pay, Samsung Pay, etc.) via a mobile device. It also lets agencies scan digital tickets generated by the public facing app. The public facing app offers your customers (the public) the ability to pay you via ACH, Card, and Digital Wallet. For appropriate use cases, agencies can offer digital tickets through this app that a purchaser can display when visiting your agency.

Contact: [arm@fiscal.treasury.gov](mailto:arm@fiscal.treasury.gov)

The background of the page features a night-time photograph of the Golden Gate Bridge in San Francisco. The bridge's towers and suspension cables are illuminated with a warm orange glow, contrasting with the deep blue twilight sky. The city lights of San Francisco are visible in the distance, and the bridge's reflection is seen on the water below. The overall aesthetic is professional and modern, with a focus on infrastructure and technology.

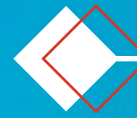
# PAY.GOV

Pay.gov is a secure government-wide collection portal that provides a suite of complementary electronic services that enable agencies to collect non-tax revenue payments and related information from their customers via the Internet and to manage agency collections activities. Online electronic payments can be made directly from a bank account, credit/debit card, and through the use of digital wallets. Pay.gov has both Pay.gov-hosted and agency-hosted collections interfaces that allow agencies the flexibility to use services that best fit their business requirements. These interfaces include: Forms Service, website-based collections services, eBilling, and Reporting. Both agencies and their customers have secure world-wide access to Pay.gov from any computer or mobile device with Internet access.

Contact: [pay.gov@fiscal.treasury.gov](mailto:pay.gov@fiscal.treasury.gov)

# OTCNET

The Over the Counter Channel Application (OTCnet) is a Web-based system that enables federal agencies to integrate check conversion and deposit reporting activities, so that all check and cash deposits are handled by one system. OTCnet consists of two primary components that are used to make deposits, Check Capture and Deposit Reporting. OTCnet is utilized by federal agencies who are receiving collections in a face to face environment or at an unmanned drop box. The Check Capture component allows agencies to electronically convert paper checks to digital images for presentment in an online (internet connectivity) or Offline (no internet connectivity) mode. The Deposit Reporting component allows agencies to prepare an electronic deposit ticket and to manually deposit check, cash and coins at a local Treasury General Account bank. OTCnet facilitates data capture to support the Central Accounting and Reporting System (CARS) in Government Wide Accounting (GWA).



Some benefits of OTCnet are:

- *Simple.* An easy to navigate system with a common look and feel, and intuitive features
- *Convenient.* One system to use for deposit processing
- *Accessible.* Access information and reports anytime, anywhere
- *Efficient.* Use of Single Sign On --One secure username and password combination to access OTCnet financial services and other Treasury systems
- *Flexible.* A Web-based application that can be accessed online and offline (Offline for Check Capture activities only)
- *More Control.* Security Administrators from each agency will manage their users centrally
- *Online Training.* Integrated Web-based-Training (WBT) can be easily accessed

Contact: [arm@fiscal.treasury.gov](mailto:arm@fiscal.treasury.gov)

## TREASURY GENERAL ACCOUNT PROGRAM (TGA)

The TGA Program is a network of financial institutions who participate in the TGA program. Treasury has established agreements with these financial institutions to accept federal deposits from federal agencies who are accepting funds received from an over the counter environment. An over the counter environment is when funds are received directly from the customer or left in an unmanned drop box. These financial institutions provide necessary banking services to facilitate the movement of funds to the Treasury. The TGA financial institutions are responsible for accepting the deposits and verifying the deposit amount by providing a confirmation through the Over the Counter Channel application, OTCnet. Currently, TGA banks allow for the deposits to be physically brought into a branch location by an agency representative, directed to one of their cash vaults away from the actual branch location by an armored car service, or through their automated teller machine.

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## CIR

The Collections Information Repository (CIR) is a collections reporting tool for federal agencies to receive detailed and summary-level information on collection transactions. The CIR centralizes the accounting information regarding collections transactions allowing for easier reporting and analysis. Agencies can leverage this information to assist them with their accounting and reconciliation.

Agency-specific reports from the CIR website can be generated anytime or alternatively a direct connection can be established to receive an automatic feed of the agency's transactional information.

In most cases, the CIR uses a published XML file format for its information exchanges to promote sharing of information and eliminate the need for proprietary file formats. The CIR has published a new XML schema v 5.0.1 that optimizes the file size and provides more granular details on transactions. For more information about the CIR, its functionality, or how agencies can leverage the CIR for their needs, please contact the CIR team.

Contact: [cir-support@fiscal.treasury.gov](mailto:cir-support@fiscal.treasury.gov)

## EFTPS

The Electronic Federal Tax Payment System (EFTPS) is the world's largest tax collection system and a free service from the U.S. Department of the Treasury. Since 1996, millions of businesses, individuals, federal agencies, tax professionals, and payroll services have used EFTPS. All federal taxes can be paid electronically using EFTPS. Users can make payments via EFTPS-Online at [www.eftps.gov](http://www.eftps.gov), a voice response system, or special channels designed for tax professionals, payroll services, and financial institutions. Simple, secure, and accurate, EFTPS is available by phone or online 24 hours a day, 7 days a week.

Contact: [eftps.questions@fiscal.treasury.gov](mailto:eftps.questions@fiscal.treasury.gov)



# ECP

Electronic Check Processing (ECP) is a systematic method used to convert paper checks into ACH transactions, or Check 21 items, via a lockbox network or mobile application. The ECP system is a web-based client facing application used by government agencies and their financial agents to view and research transactions.

The main benefits of ECP are:

- Acts as a data and image repository
- Accelerates deposits and reduces collection costs
- Improves data capture, accuracy, and timing
- Provides detailed information about remittance and accounting data
- Provides direct access to agency users on the status of every item being processed from the moment it's received in ECP
- Offers multiple reports to assist the user
- Resides within the Treasury Web Application Infrastructure (TWA) - a highly secure environment provided by the Federal Reserve Information Technology (FRIT)

Contact: [ecp-grp@fiscal.treasury.gov](mailto:ecp-grp@fiscal.treasury.gov)

# GENERAL LOCKBOX NETWORK

The General Lockbox Network (GLN) is a collection and processing service provided by Treasury designated financial institutions to help federal government agencies process paper checks and other remittance documents (not related to taxes) received through the mail. GLN work may range in complexity from the basic handling and processing of check and coupon to full agency document intake and complete data content management. These services may include:

- Collecting an agency's mail from a specified post office box
- Opening envelopes, extracting, sorting and batching the envelope contents
- Scanning and capturing required data from payment instruments and remittance documents
- Balancing and totaling batches
- Recording the payments
- Processing the items
- Making the deposit
- Transferring the funds

Agencies get their data either in an electronic file or through the Collections Information Repository (CIR).

Contact: [arm@fiscal.treasury.gov](mailto:arm@fiscal.treasury.gov)

# IRS LOCKBOX NETWORK

The Fiscal Service's IRS Lockbox Program collects and processes paper tax payments on behalf of the Internal Revenue Service (IRS). The IRS Lockbox program maintains agreements with certain Financial Agents who collect both individual and business payments, deposit the taxpayer's payment to the Treasury, and forward any tax forms or documentation to the IRS. The IRS and Fiscal Service have created strict guidelines and policies to ensure payment transactions and remittance data are processed as quickly, efficiently, and securely as possible. The Fiscal Service is responsible for administering and enforcing the agreement with each Financial Agent. In collaboration with the IRS and the Financial Agents, the IRS Lockbox Program is responsible for developing and carrying out an overall strategy for an efficient, timely, and cost-effective tax collection network. Of the more than \$3.3 trillion in tax receipts the Fiscal Service collected on behalf of the IRS in Fiscal Year 2017, the IRS Lockbox Financial Agents processed approximately \$433 billion.

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## MINORITY BANK DEPOSIT PROGRAM

The Minority Bank Deposit Program (MBDP) encourages minority-owned banks, women-owned banks, and credit unions that serve low-income communities to become depositaries and financial agents. The program is voluntary.

The Bureau of the Fiscal Service:

- Ensures a financial institution is eligible to participate
- Maintains the list of participating financial institutions
- Publishes the list on the Fiscal Service website
- Distributes the list periodically to federal agencies, interested state and local government agencies, and private sector companies
- Reminds financial institutions on the list of the due date for their yearly recertification

Contact: [arm@fiscal.treasury.gov](mailto:arm@fiscal.treasury.gov)

## CREDIT GATEWAY

The Credit Gateway is a program used for the receipt of electronic Automated Clearing House (ACH) Credit and Fedwire transactions. Agencies receive payments faster and easier than paper-based payments. Payment transactions are settled directly to Treasury's Federal Reserve account and reported to agency accounts in the Collections Information Repository (CIR). Credit Gateway benefits include:

- **Cost efficient:** Our Credit Gateway absorbs all collection costs
- **Customer centric:** Our agencies can manage and segregate their cash flows more efficiently through the Credit Gateway tiered account structure
- **Accessibility:** Credit Gateway voucher summary and detail information available in CIR, including near-real time access to Fedwire transactions.

Contact: [creditgateway@fiscal.treasury.gov](mailto:creditgateway@fiscal.treasury.gov)

# DEBIT GATEWAY

The Debit Gateway centralizes processing and settlement of electronic check and Automated Clearing House (ACH) debit transactions received from the Revenue Collections Management channels- Electronic Check Processing (ECP), Over the Counter Network (OTCnet), and Pay.gov – and directly from five agencies (Agency Direct). The Debit Gateway is a Critical Infrastructure/Key Resource (CI/KR) asset.

ACH and electronic check settlement leverages the Straight Through Processing (STP) model employed by the Revenue Collection Management (RCM) channels which credits and debits the Treasury General Account (TGA) immediately on settlement day. The Debit Gateway has a built-in decisioning logic to review check transactions received from ECP, OTCnet, and Agency Direct and convert qualified transactions to either ACH debit entries (more efficient and less costly) or present the checks as Image Cash Letter (ICL) to the Check21 system. In addition, Debit Gateway processes returned checks and ACH debits, and provides voucher and settlement data to the source collection channel for subsequent reporting to customer agencies.

Contact: [settlement.services@fiscal.treasury.gov](mailto:settlement.services@fiscal.treasury.gov)

## CMIA

The Cash Management Improvement Act (CMIA) provides the general rules and procedures for the efficient transfer of funds for federal financial assistance programs between the federal government and the states (including the District of Columbia, Puerto Rico, American Samoa, Commonwealth of the Northern Mariana Islands, Guam and the Virgin Islands).

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## CARD ACQUIRING SERVICE (CAS)

Card Acquiring Service (CAS) is a Fiscal Service federal program that provides merchant acquirer services to federal agencies. Established in 1987, the program has been operational for nearly 30 years. CAS provides merchant services for credit, debit, Electronic Benefit Transfer (EBT) and stored value (e.g. gift, etc.) cards for federal partner agencies.

Examples of CAS acceptance points are:

- Traditional standalone terminals
- Integrated point of sale solutions (e.g. electronic cash registers)
- Mobile (Vantiv Accept)
- Kiosks
- Internet-based software applications (e.g. Pay.gov)

Contact: [cardacquiringservice@fiscal.treasury.gov](mailto:cardacquiringservice@fiscal.treasury.gov)

# ONE VOICE: AGENCY OUTREACH & ENGAGEMENT

One Voice is our coordinated approach to improve relationships by ensuring that Fiscal Service communicates in a unified manner and develops conversion plans that reduce any burden placed on our customers. One Voice promotes RCM's mission and vision to its customers through webinars, forums, user groups, and seminars. The Agency Relationship Management (ARM) division supports One Voice by serving as the central point of contact for promoting RCM's mission and vision to customers.

Customers will benefit from agency outreach as it will allow for increased opportunities to share important information, ask questions, raise concerns, and propose next steps and potential solutions. ARM will lead the effort to create a uniformed and consistent approach that will drive discussion, enhance communication, and improve RCM products and services.

Contact: [arm@fiscal.treasury.gov](mailto:arm@fiscal.treasury.gov)



# CONTACT US

For information about RCM's programs and services, please contact your Agency Relationship Manager or the Agency Relationship Management Division at [arm@fiscal.treasury.gov](mailto:arm@fiscal.treasury.gov)

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