

# Collections Chronicle

News You Can Use

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## REVENUE COLLECTIONS MANAGEMENT

FALL 2023

# RCM eCommerce turns 10

## Revenue Collections Management eCommerce Suite Turns 10!

We are always on the lookout to improve the efficiency of existing Systems and services for our customers. In 2013, we developed the eCommerce Suite of electronic payments option aligned with industry standards to achieve the long-standing goal of an all-electronic Treasury. Our eCommerce suite of services offer Digital Wallets, Online Bill Payment, and the Mobile Program.

### eCommerce Suite

#### Digital Wallets

Through our collection system Pay.gov, payments can be made through the automated clearinghouse (ACH) system, debit and credit cards, and PayPal and Amazon Pay. Our Digital Wallet offerings began with a pilot in 2013 with 10 agencies. Digital Wallets were implemented in May 2013. Through September 2023, more than 150 agencies have cumulatively deposited more than \$600 million.

#### Online Bill Payment

Through our collection service Credit Gateway, citizens can make payments to the federal government through their own online bank portal. Online Bill Payment was implemented in November 2013. Through September 2023, 20 agencies have cumulatively deposited more than \$19 billion.

#### Mobile Program

Through our Over-the-Counter Channel Application (OTCnet) and Pay.gov systems, we have a public facing app and an agency facing app that allow payments to be made via a smartphone. The Mobile Program was implemented in July 2016. Through September 2023, more than 70 agencies have cumulatively deposited more than \$370 million.

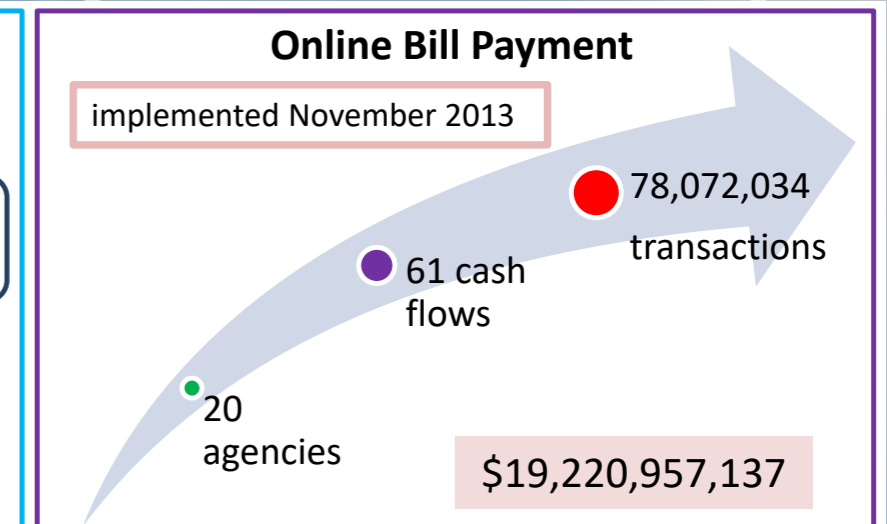
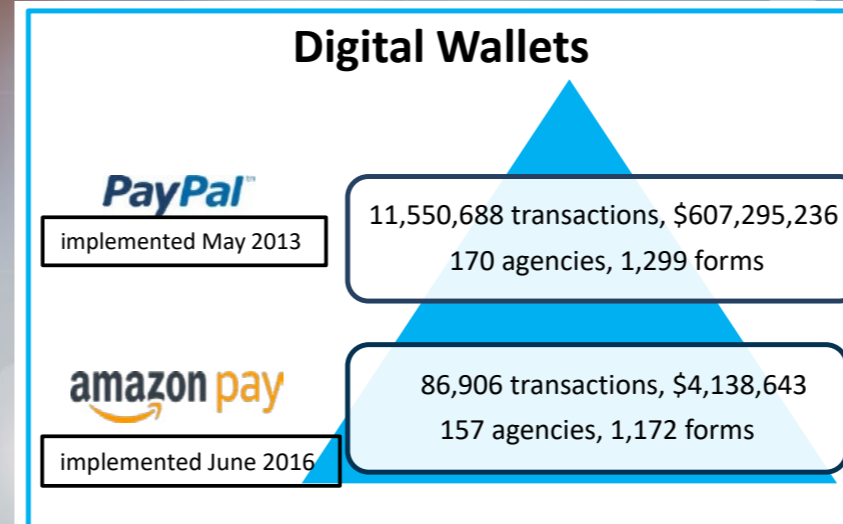
# eCommerce at-a-Glance

## FY2023 Recap

Digital Wallets  
Mobile Program

Online Bill Pay  
Near field Communication

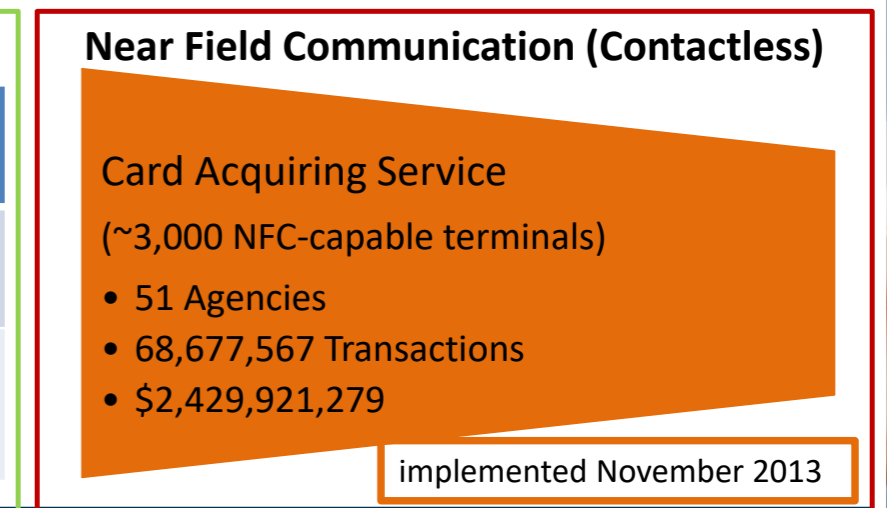
New dashboard coming in 2024



### Mobile Program

	Agencies	Cash flows	Transactions	Dollars
Agency Facing (FedRevCollect)	69	168	115,933	\$234,450,009
Public Facing	19	23	816,652	\$139,707,312

implemented July 2016



# Card Acquiring Service (CAS)

**End of Service Notification** - It's time for a standalone terminal upgrade. As technology evolves, our goal is to always provide federal program agencies (FPAs) with state-of-the-art card processing machinery. Our selected vendors have developed standalone terminal devices with robust functionality to increase performance and productivity. These terminals come with advanced security standards to protect card data, all while improving the regulatory compliance requirements set forth by the Payment Card Industry Data Security Standards (PCI DSS). With that in mind, the Card Acquiring Service (CAS) would like to announce the End of Service for several legacy Ingenico and Verifone standalone terminals.

The standalone terminal models listed below are now considered "End of Service", meaning they cannot be serviced or replaced if issues arise. If you are using one of these models, you will need to purchase a new model as soon as possible to avoid potential disruption to service.

- Ingenico iCT220
- Ingenico iCT250
- Verifone VX520

### What To Do Next?

Upgrade your terminal. View our new standalone terminal models below and contact the WorldPay Federal Agency Support Team via phone or email at 866-914-0558 / [RMTreasury@fisglobal.com](mailto:RMTreasury@fisglobal.com) to submit a terminal purchase request. Once the request is assigned, a Worldpay Sales Agent will contact the submitter to process the new standalone terminal purchase. Be sure to have your FPA's Merchant Identification Number (e.g., MID), and form of payment readily available.

advanced security standards to protect card data

- Ingenico Desk 3500
- Ingenico Desk 1500 pin pad
- Verifone T650

### CAS Contact Updates – It's that time...

The CAS program embarks on several agency-facing endeavors annually. To ensure we have the most up-to-date points of contact (POC) information for your agency, please take the time to review your card servicing account contacts at least twice annually (e.g. Chain, Merchant Identification Number (MID), and Billing POCs). If contacts change at your agency, it is important that this is promptly communicated to the program so that your account can be updated accordingly.

Questions regarding POC management or changes in POCs should be sent via email to: [CardAcquiringService@fiscal.treasury.gov](mailto:CardAcquiringService@fiscal.treasury.gov)

### Stay Tuned! Treasury Financial Manual Update

Changes are coming to Chapter 7000 of the Treasury Financial Manual. This is the chapter that governs the policies and procedures for credit and debit card collections with FPAs for the CAS program. Be sure your card servicing account contacts are up-to-date and subscribe to the CAS website ([www.fiscal.treasury.gov/CAS](http://www.fiscal.treasury.gov/CAS)). Stay tuned to see the latest information and updates.



# Successful CIR 7.0 Release

The Collections Information Repository (CIR) Release 7.0 was deployed on September 22, 2023. This release was a major initiative to implement a multi-factor authentication (MFA) solution aligned with the Executive Order on Improving the Nation's Cybersecurity.

The CIR Team would like to express our appreciation to all the Federal Agency representatives that assisted us in making this implementation successful.



# FedNow<sup>SM</sup>

## 24/7 INSTANT PAYMENTS

FedNow Instant Payments is a method of exchanging money and remittance data in near real-time with immediate confirmation to sending and receiving parties. It is a new payment mechanism taking its place alongside cash, check, the automated clearing house (ACH), and wire transfer.

Financial institutions participating in the FedNow Service will provide businesses and individuals the ability to send and receive instant payments with immediate settlement of funds 24/7/365.

FedNow will operate continually, including weekends and holidays. FedNow closing will align with the Fedwire closing M-F at 7:00 pm ET. The next FedNow business day starts at 7:01 pm daily.

### Costs

- No cost to agencies to receive transactions
- Sending bank may charge their customer's a fee to send; banks set their own pricing
- FedNow transactions have a limit of \$500K

### How to get started with FedNow

- Enroll in CIR [Click Here](#) (Step 1)
- Enroll in FedNow [Click Here](#) (Step 2)
- Inform your customers that FedNow is available (Step 3)

### Reporting

- End of day reporting in Collections Information Repository (CIR)
- Summary level vouchers
- Transaction detail records
- Real-time reporting planned for the future
- Future API calls for agency data

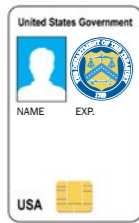
To learn more, contact:

[CreditGateway@Fiscal.Treasury.gov](mailto:CreditGateway@Fiscal.Treasury.gov) or [ARM@Fiscal.Treasury.gov](mailto:ARM@Fiscal.Treasury.gov)

# OTCnet is innovating with Multi-Factor Authentication and CAIA

## The Latest Multi-Factor Authentication Methods Available to OTCnet Users

In August 2023, OTCnet transitioned their Single Sign On (SSO) system and user provisioning process from IBM Security Identity Manager (ISIM) to the Common Approach to Identity Assurance (CAIA). Below are the approved two-factor authentication methods for OTCnet:



### PIV and CAC Cards

Personal Identity Verification (PIV) or Common Access Cards (CAC) are a specialized type of smart card used by personnel in United States Federal Agencies. Both types of cards usually contain a certificate to prove the identity of the user. If you do not have a PIV/CAC you can request it from your federal organization, or you can use one of the following multi-factor authentication options.



### YubiKey

A Yubico YubiKey is the only two-factor authentication device outside of a PIC/CAC Card. YubiKey is preferred method Financial or Fiscal Agents of the Fiscal Service. The YubiKey functions as a security key that you can plug into a computer via USB port.



### ID.me

An external provider approved by the Fiscal Service for non-government users or anybody without access to a PIV/CAC. If you choose to use ID.me to authenticate your identity, it is important to make your OTCnet email address the default e-mail address for your ID.me account. This will ensure a seamless authentication process into OTCnet.

## Common Approach to Identity Assurance (CAIA)

To learn more about CAIA and the two factor authentication process, check out the: [Introduction to CAIA FAQ](#)





# How to use SailPoint IIQ for PLSAs and LSAs

As a PLSA (Primary Local Security Administrator) and LSA (Local Security Administrator), user access is maintained by assigning and removing user roles, as well as OTCnet hierarchy access. LSAs can also view security reports. PLSAs have the same functionalities as LSAs with the additional capability of creating and modifying LSAs.

For information on the user roles that a PLSA/LSA can provision, please refer to [Chapter 2](#) of the "OTCnet Participant User Guides" under Administration.

PLSA/LSAs, please refer to [Chapter 3](#) of the "OTCnet Participant User Guides" under Administration for Managing User Accounts. PLSAs and LSAs now require briefings relating to:

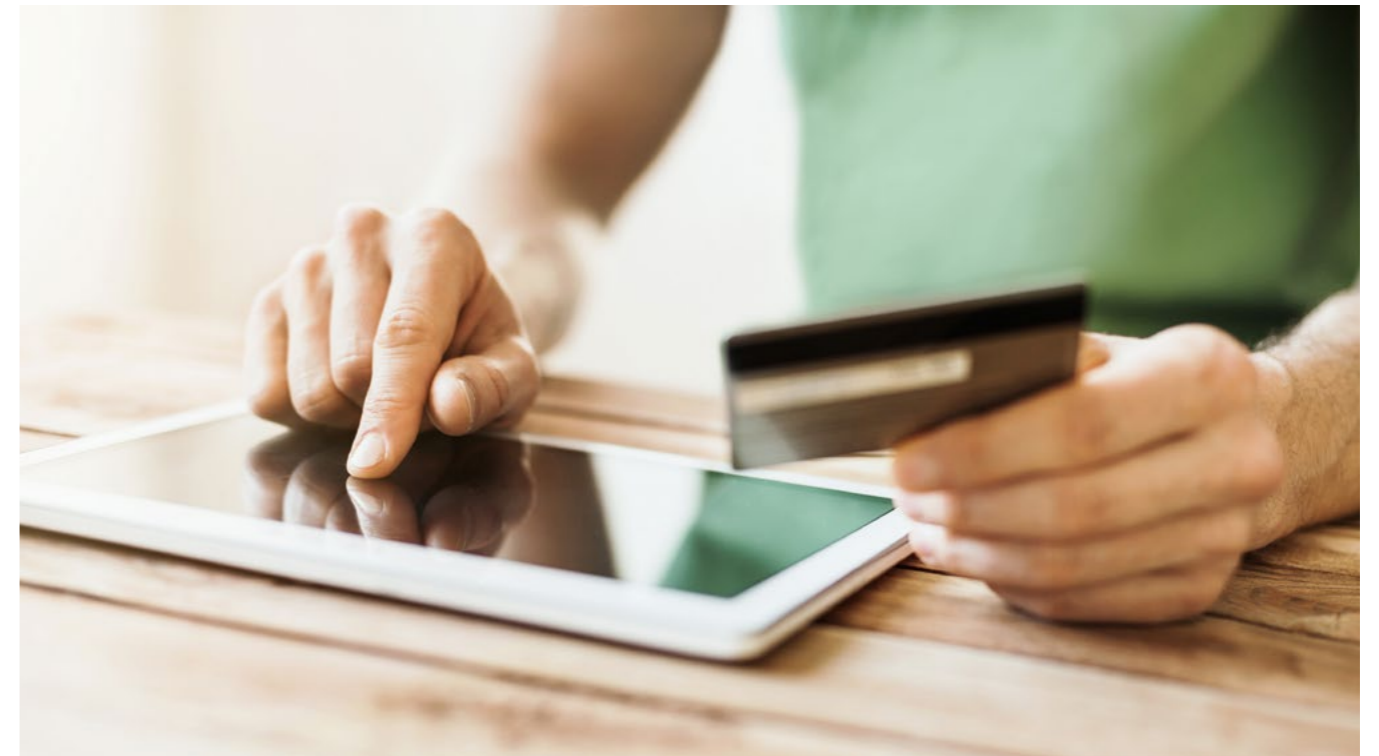
- (a) Creating a User Identity in SailPoint IIQ,
- (b) Adding or Removing User Access in SailPoint IIQ;
- (c) Approving or Denying User Access Requests in SailPoint IIQ,
- (d) Adding or Removing an Endpoint/Role for a User in OTCnet, and
- (e) Approving or Rejecting an Endpoint/Role.

## OTCnet hierarchy access





securely make electronic payments



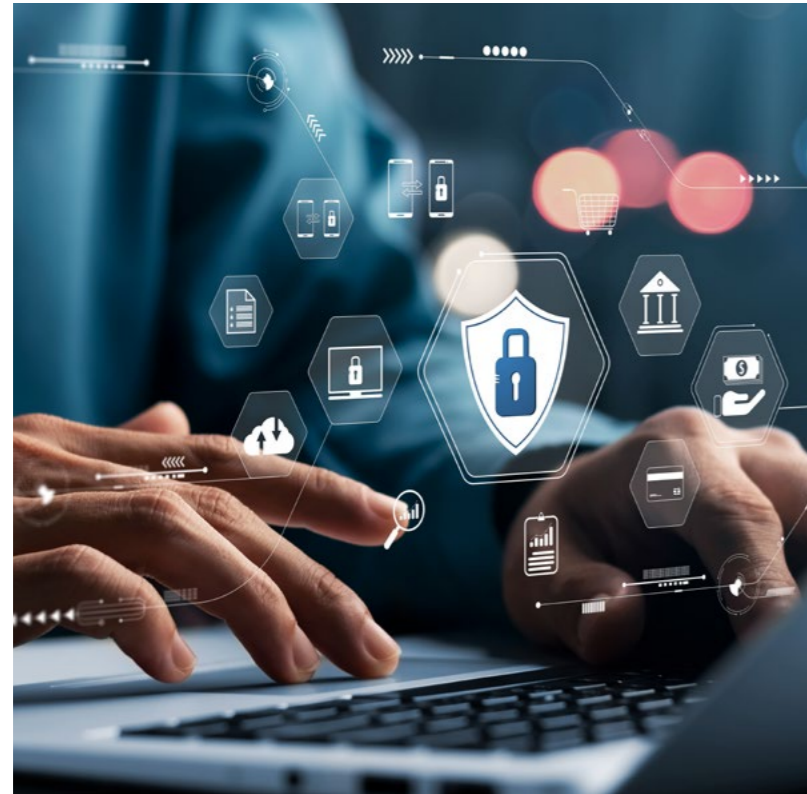
## OTCnet has Kiosk Tablet Solutions for Agencies of Every Size

OTCnet supports a host of federal agencies. The Kiosk Tablet is designed to meet all agency needs. OTCnet's Kiosk Tablet solution allow agencies to make card payments and process checks with a single workstation. This portable collection option is perfect for small to medium transaction volumes.

OTCnet allows customers to complete transactions themselves, without involving any agency representative. Even with a small team, you can securely make electronic payments. The OTCnet Team can help onboard you to these all-in-one solutions and seamlessly integrate them into your existing workflow.

The OTCnet team provides assistance at every step of the way, from an initial Kiosk overview session to your first payment. Get started today by contacting the Deployment Team at [Fiscalservice.otcdeployment@citi.com](mailto:Fiscalservice.otcdeployment@citi.com) or 703.377.5586.





## Moving from Paper (Cash/Check) Collections to Electronic Collections

The U.S. Treasury is strongly recommending agencies move away from collecting cash and checks and towards electronic solutions (i.e. Pay.Gov, Online Bill Payment, ACH Credit/Debit and/or Digital Wallet) for collections.

The OTCnet team has a goal of reducing paper deposit volume by 25% by Fiscal Year 2025. To learn how your agency can comply with the Federal initiative, please contact your **Agency Relationship Manager** to discuss your agency's electronic collections options.

# The Treasury Minority Bank Deposit Program (MBDP) providing more options for Agency Deposits!



The National Bank Acts of 1863 and 1864 granted Treasury the authority to retain financial institutions to provide services on its behalf. These financial institutions would become Financial Agents and act on behalf of the Government during the performance of their duties under an agent-principal relationship with Treasury.

In 2021, the Deputy Secretary of the Treasury, Wally Adeyemo, sent a letter to agency leaders in support of the President's Executive Order 13985, (Advancing Racial Equity and Support for Underserved Communities Through the Federal Government), which establishes the proactive advancement of equity, civil rights, racial justice, and equal opportunity as a responsibility of our government. In part, he requested that each agency use one of the many capable Minority Deposit Institutions (MDIs) in the U.S. Department of the Treasury's Minority Bank Deposit Program (MBDP) as depositories to meet the various banking and financial service needs of federal agencies. The program which is managed within the Bureau of the Fiscal Service, supports the strengthening and preservation of minority-owned and women-owned banks and has been in place since 1969. Its membership has over 76 participants in over 400 locations in 29 states and territories. The program is growing, thus adding additional locations for agency deposits.

### **Fiscal Service just added another new bank to its membership!**

<https://poncebank.gcs-web.com/news-releases/news-release-details/ponce-bank-was-accepted-department-treasury-bureau-fiscal>

In addition to receiving deposits of public monies, federal agencies may use MBDP banks and credit unions to deposit cash advances to federal contractors and grantees, and certain independent demand deposits such as Postal Service deposits and certificates of deposits (CDs). Please consider supporting the MBDP by collaborating with the Fiscal Service during your search for financial institutions to meet your depository needs. The banks in the program can also be leveraged to supplement your current banking arrangements.

For your convenience, a list of MDIs currently enrolled in our [Minority Bank Deposit Program](#) can be found on this link for your use.

If you have any questions about using a MDI for your depository banking needs, please reach out to [BPO@fiscal.treasury.gov](mailto:BPO@fiscal.treasury.gov)

## References:

- Executive Order 13985
- Executive Order 11458
- Executive Order 11625
- Executive Order 12138

# Introducing the new Pay.Gov Fraud Team One Pagers

The Pay.gov Fraud Team is happy to announce the creation of three “One Pagers” covering the topics of Automated Clearing House (ACH), Plastic Card (PC), and Pay.gov Collections Services. The One Pagers exist to drive engagement and further consumption of Pay.gov Fraud Team’s Agency Guide to Fraud Management. They were designed to be shorter, more easily digestible, supplementary documents to our Agency Guide to Fraud Management. A brief description of each one pager is below:

## Automated Clearing House (ACH)...

To to inform agencies about common fraud schemes and best practices when accepting Automated Clearing House (ACH) transactions. Topics covered on this one pager include common fraud schemes such as waste and abuse, retail fraud, and account takeover to name a few. Additionally, agencies can learn about actions they can take to help detect and prevent fraud on their applications.

## Plastic Card (PC)...

To inform agencies about common fraud schemes and best practices when accepting Plastic Card (PC) transactions. Topics covered on this one pager include common fraud schemes such as carding, stolen card, and double dipping/return fraud to name a few. Additionally, agencies can learn about actions they can take to help detect and prevent fraud on their applications.

## Collections Services...

To inform agencies about best practices when using various Pay.gov Collections Services. The topic of this one pager is to illuminate how users interact with each Pay.gov Collections Service. Having an understanding of how the user enters their information on Pay.gov or the agencies website can determine the potential fraud risk and mitigation techniques.

For the links to the one pagers, any additional questions, or a discussion with the Fraud Team, please reach out to the ARM Division at [arm@fiscal.treasury.gov](mailto:arm@fiscal.treasury.gov).

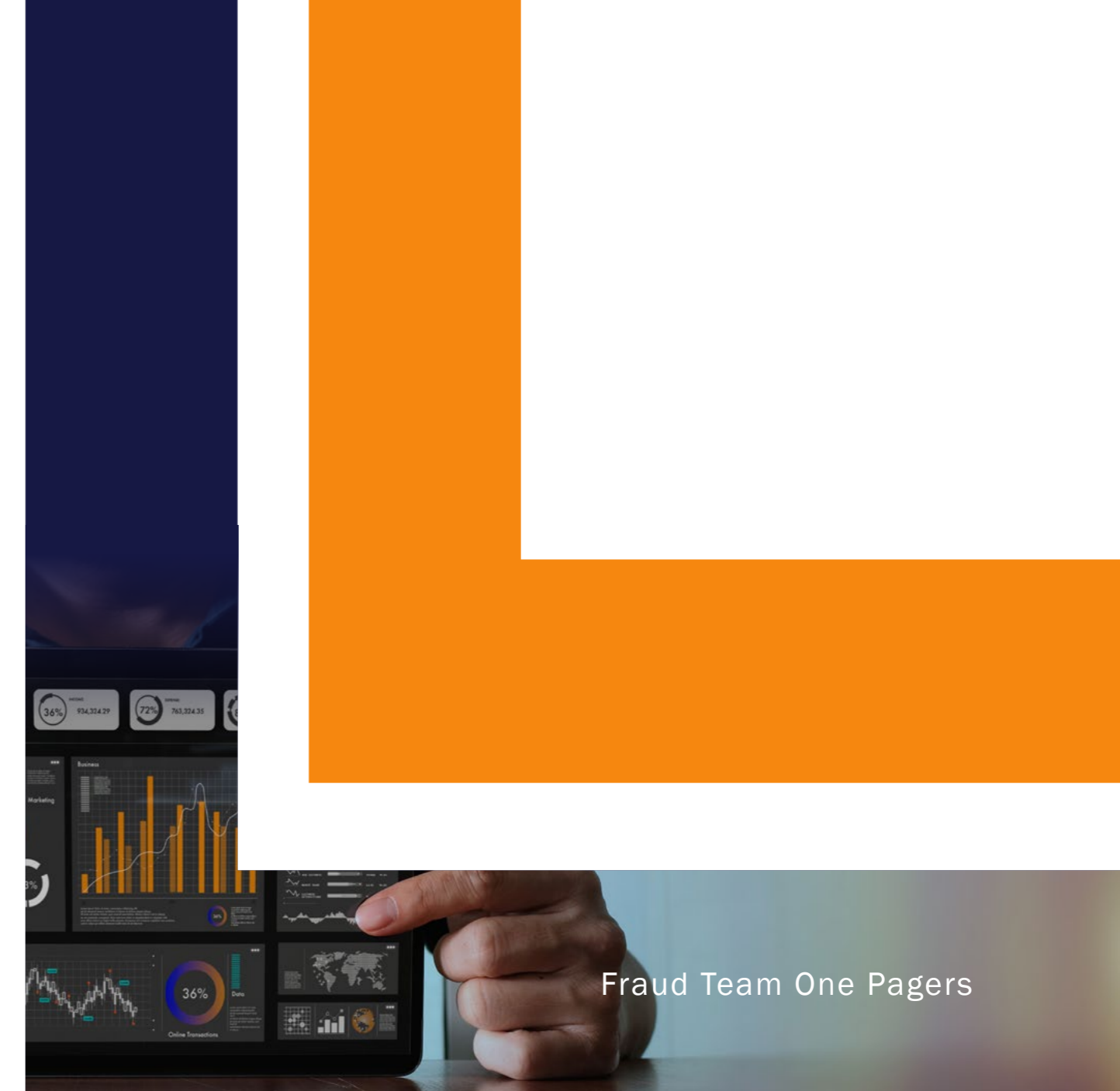
## What's NEW with Pay.gov

Pay.gov implemented new secure login features on September 16, 2023. These changes effect both our agency partners who login to the Pay.gov myAgency site and also your their agency’s public citizens who might login to the Pay.gov public site. For agency users, this will require the use of individual U.S. Government-approved PIV/CAC cards when logging into the Pay.gov myAgency site.

We encourage all agency users to test logging in to Pay.gov using the new secure login features in advance of any required access.

1. This can be done by inserting your PIV/CAC card into your computer
2. Navigate to Pay.gov myAgency.
3. Once on the site, please follow the prompts to login with your PIV/CAC card. If you are an agency user and do not have a PIV/CAC card, please contact your agency’s IT department for help obtaining one.

The Pay.gov public site, which is available to citizens, offers the use of Login.gov and ID.me for secure accesslogin. Public site users that have existing Pay.gov accounts are presented the option to connect their existing account with the Login.gov or ID.me account they use to access Pay.gov. To use the new login services, users will need access to either a mobile device for a one-time pass code or email for two step authentication through login.gov. If Public site users have issues while trying to login using either Login.gov or ID.me they may contact Pay.gov customer service for [support](#).



# Help TGA Depositories

## Process your Deposits Faster!

We understand that some physical deposits will still be necessary, but did you know that if deposits are not taken into your Treasury General Account (TGA) bank timely they will incur delay fees? When preparing and submitting a physical deposit to your depository branch there are several actions you can take to establish your deposit is processed expediently and accurately.

### Think of **VERIFY** before making a deposit for your collected TGA funds:

- **V**alidate your deposit is following your TGA bank's depositing standards.
- **E**lectronic options are available. Can this deposit be made through an electronic deposit method such as OTCnet Check Processing or Mobile Check Capture?
- **R**eview that your deposit amount, denominations, and the date the deposit is to be taken to your bank match your OTCnet voucher and submitted voucher date.
- **I**dentify all required items are filled out and submitted correctly (i.e., OTCnet voucher printout and deposit slip), if required by the bank.
- **F**inalize your deposit and ensure it is properly prepared before you send it off. One OTCnet voucher for each bank deposit.
- **Y**ield and check if the deposit will make the cutoff time for the date of your OTCnet voucher. If not, delete your OTCnet voucher and create a new one for the next business day.

**VERIFY** to make certain your deposit is prepared the correct way and eliminate any delays in processing your collected TGA funds!



## Thank You for Reading The RCM Collections Chronicle!

For information about RCM's programs and services, please contact your Agency Relationship Manager or the Agency Relationship Management (ARM) Division via the ARM mailbox: [ARM@Fiscal.Treasury.gov](mailto:ARM@Fiscal.Treasury.gov)

For a complete listing of Revenue Collections Management programs and services, please click [here](#).

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