Mobile Expo – October 28, 2015
The Bureau of Fiscal Service – Liberty Center

Agency FAQs

Can my agency use this at a headquarters office or is this restricted to field office locations?
The Agency App is NOT restricted to field offices. However, the Agency App is not a high-volume type solution. For example, if your use case involves scanning 500 checks a day, this App is probably not the best solution for that line of business.

Can an agent apply a payment to multiple forms?
To better answer this question, it is helpful to understand that each form that the Mobile Program hosts is associated to an ALC+2. The Agency App can accommodate a customer who provides one payment for multiple submissions of the same form (ALC+2).
The Agency app cannot split one payment from a customer in order to pay for more than one form (ALC+2). This would require one payment for each completed form (ALC+2).

What are the check retention policies? Can these remain the same as my agency's current policies?
The Mobile App will not affect an agency's retention policies for checks.

What types of checks does the App NOT accept?
Check drawn on routing numbers of foreign institutions and the Fiscal Service will not be accepted.

Is remittance information rolled up at the batch level? For check processing, remittance information is sent from the Mobile Server to the Electronic Check Processing (ECP) system. This feed occurs once a day. For credit card processing, remittance information is sent to Pay.gov real time from the Mobile Server. Remittance information for both checks and credit cards is also stored in the Collection Information Repository (CIR). ECP and Pay.gov will treat mobile remittance information no differently than the remittance information it processes currently.

Does the App support two-factor authentication?
In the traditional sense, the App does not support two-factor authentication. However, there are several controls currently in place that could be viewed as multi-factor authentication. One control makes the user answer a series of challenge questions if they attempt to use the App on a device other than the device they registered on. The Agency App also has a "white list" of User IDs maintained by an App Admin on a central server. If the user's ID is not on the white list they cannot even register to use the App.

In the future, we will be exploring fingerprint identification on devices that support this authentication method (i.e. iPhone6 and newer Androids). Yes, we will be exploring this as a login method.

Can the App run on both Apple (iOS) & Android? How about on tablets? Does it run on Windows devices? Yes, the App can run on both iOS (Apple) devices and Androids. The App can also run on an iPad, but testing is still in progress on larger form factors such as tablets. The App is NOT available for Windows or Blackberry devices. If you are planning on Piloting the Agency App, we would like to know

which type of device(s) are being issued by your agency. If your Agency offers a Bring Your Own Device (BYOD) program to employees, we would want to discuss this with your Agency.

What is the maximum number of forms that can be supported for one Agency?
At this time there is not a limit on the number of forms for an agency. However, during the business requirements phase we would like to discuss the types of forms your Agency envisions offering to your employees.

Can we re-deposit a returned check? Yes, returned checks are eligible to be resubmitted depending on the reason for return.

How does the check get to CIR? The Mobile Program feeds data to the Electronic Check Processing (ECP) system. ECP will then feed check information to both Debit Gateway and to CIR for reporting.

Does using a Mobile collection process affect time to settlement? No, time to settlement will not be affected. If anything, time to settlement will be quicker with the Mobile Program.

Is there a plan to offer an SDK for Mobile Point of Sale (MPOS)? At this point there is no plan to offer an SDK for our MPOS solution. However, if your agency sees an opportunity with an "MPOS SDK" we would like to speak with your agency to get more information.

Does my agency need to execute PCI certification? No, the Mobile Program will execute PCI certification on behalf of your Agency.

Does my agency need to execute EMV certification? No, the Mobile Program will execute both EMV terminal certification and EMV host (card acquirer/processor) certification on behalf of your agency. However, your agency will need to use card terminals that are supported by the Mobile Program.

Who is responsible for purchasing the phones and credit card terminals? Your agency assumes the costs of purchasing phones and credit card readers. Agencies will also be responsible for mobile device management if they deem the service necessary.

Does my agency need to ensure there is a secure wireless connection or use a "PCI compliant" network?
The Mobile Program is implementing Point-to-Point Encryption (P2PE) for all credit card transactions via the Agency App. Therefore, a PCI Compliant Network (Wi-Fi) will not be a requirement for your Agency. However, if your agency wants to implement a PCI Compliant Network, that will be the responsibility of your agency, not the Mobile Program.

Public App:

Will there be a Public App where I can choose from a list of agencies who I want to pay? At this time, there are no plans to have one common Public App for all agencies.

Will there be a Public App payment option where I can take a picture of the check front and back? This has been discussed, but at this time we believe the ACH option serves this purpose for the Public App.

Will Amazon payment options be added to the Public App? Yes, eventually these will be available in the Public App. in 2016.

How do I integrate the Public App with my current Public App that is 'informational' (not transactional) in nature? The Mobile Program now offers a Software Development Kit (SDK) that can provide collection functionality within your current Public App. We would like to talk with your Agency to provide more information about our SDK and how it can be leveraged with your current App or an App you plan on developing.

What is the timeframe for incorporating the Public SDK into my App? We have not determined an exact timeframe for how long it will take to integrate the SDK with your Public App. The timeframe could potentially vary by Agency. However, we anticipate it could be slightly longer than the 6-10 week timeframe to onboard the Public App or Agency App.

Questions Not Specific to either Public or Agency App:

Is there a minimum dollar amount or transaction volume required by my agency to participate in the Mobile Program? No, there is no minimum dollar amount or transaction volume required by your Agency to participate in the Mobile Program.

Can the Apps (Public and Agency) function without connectivity (cell or Wi-Fi)? No, the Apps do not work "offline". Your device must either have a Wi-Fi or cellular data connection.

How long does the boarding process take? The boarding process will take approximately 6-10 weeks for the Agency App. The Public App. Integration of the SDK (offered only for the Public App) will most likely take a bit longer.

Can the App issue a receipt via email? Yes, email receipt functionality is available for both the Agency App and Public App.

- Can agencies do app customization?
    For the Agency App, limited customizations are available. These include some branding within the App and customizing remittance fields & field validations. For the Public App, the branding is completely customizable from the App icon on the home screen to branding within the App. An agency wishing to develop a Public App that does more beyond just collections might be a candidate to integrate the Public App SDK into their new or existing App.

    More detailed conversations regarding customizations would be conducted with the agency during the Business Requirements phase of implementation.

- If the agency has a mobile app, can they connect it to Revenue Collections Management (RCM) apps?
    Public App – Yes, the agency can integrate the Public SDK within their App.
    Agency App – No, there is currently not an SDK for the Agency Facing App. However, if this is

something an agency would like to explore, we are open to discussions.

- Can this app be used internationally?
  Yes, both Apps can be used internationally. However, the App will only accept U.S. forms of currency.

- Does Fiscal Service offset costs for network security upgrades for foreign locations?
  No, Fiscal Service will not offset network security costs. For example, if an agency wishes to establish a PCI Compliant network at a military base in Germany, this would be the responsibility of the Agency to assume this cost.

- If the customer already has a Pay.gov login, can they login to the Public app and have their payment options pre-filled?
  No, this integration does not exist.

- Can the agent cancel a payment from their phone?
  No, there is not a function on the phone to cancel the payment after the transaction is already complete.

- Is there a Pay.gov app available?
  No, there is not a Pay.gov app available.

- Is there a way for the check capture app to do OCR and fill in a person/business' name, invoice number, etc?
  No, this function does not exist.

- Does Fiscal Service, the agency or the vendor own the app?
  A Public App where the agency just integrates the Public SDK is owned by the Agency.
  Agency App – Agency owns the app, and Fiscal Service provides support
  Public App **–** Fiscal Service owned

- Can this app scan barcodes?
  No, the App cannot scan barcodes at this time. However, the Agency App can "scan" (technically take a photo) of a Public App QR Code as proof-of-payment.

- Will the agency be able to select the Fiscal Service Account Symbol (TAS) with this app?
  No, the TAS is tied to the ALC+2 and is part of the setup process. The App User cannot pick a TAS within the App.

- Does the payment information reside on the phone?
  No, no information (payment or remittance) is stored on the phone.