



UNPARALLELED IMPLEMENTATIONS - MEET THE FRAUD WARRIORS

# Collections Chronicle

News You Can Use

**Revenue  
Collections  
Management**

April 2021

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# Exciting Innovations & Unparalleled Implementations

We are pleased to feature a quarterly update from two specialized groups within Pay.gov, the Fraud Team and the Implementation Team. Both teams assume an integral role in aligning technology to better serve and protect agencies as we become increasingly operative in a modernized environment. As our global economy continues to weather the pandemic, we present a breadth of resources that seamlessly facilitate agency collections while providing enhanced support and flexibility to agencies and agency clients.

## Introducing the Pay.gov Fraud Team (Fraud Warriors)!

The Pay.gov Fraud Team continuously evolves to combat fraud in protection of agencies, financial institutions, and the general public. The Fraud Team not only prevents and detects fraud by monitoring transactions through Pay.gov, but also collaborates with agencies to implement fraud controls. Additionally, the team shares fraud-related data with federal agency partners and other various stakeholders to strengthen fraud management capabilities on an enterprise scale.

## How can fraud impact your agency?

**Operational and Reputational risk:** Fraud has the potential to create inefficiency in operations and waste resources. If a fraudster uses a stolen, legitimate account, it may take longer to validate the legitimacy of the transaction and result in bank return or rejection. The victim could view the Agency as complicit, tarnishing client confidence in agency credibility and capability.

### Financial risk:

- **Double dipping:** Occurs when a cardholder initiates a chargeback from their issuing bank and requests a refund through the agency. The card is credited twice rather than once, and cardholder may be able to keep the excess amount.
- **ACH refunds:** A fraudster may use a stolen account to make a payment and then request a refund to another account. ACH refunds cannot be performed through Pay.gov, but some agencies perform them outside of Pay.gov. Therefore, agencies could be more vulnerable to such scams.
- **Retail fraud:** If an application sells goods or services, fraudsters may use stolen payment information to make the purchase or dispute the charge while keeping the goods or services.

## What can agencies do to help protect stakeholders?

**Agencies are advised to review:** Agency Guide to Fraud Management. This guide shares potential fraud schemes that could occur in Pay.gov, unveils fraud controls, and shares best practices for agencies to implement. Monitor and report atypical or fraudulent behavior to the Fraud Team.

GAO Framework for Managing Fraud Risks in Federal Programs and implement elements of it where possible: <https://www.gao.gov/products/GAO-15-593SP>.

# DO YOU WANT TO MOVE YOUR COLLECTIONS TO AN ELECTRONIC CHANNEL?

## MEET THE PAY.GOV IMPLEMENTATION TEAM!

### INTRODUCING THE PAY.GOV IMPLEMENTATION TEAM!

The Pay.gov implementation team consults with agencies to examine their revenue collections requirements, identify optimal Pay.gov services for agency collections, and implements the agency's selected services to facilitate feasible collections.

Pay.gov collection services are secure, flexible, and are FISMA and PCI certified. Accepted forms of payment include ACH Debit, ACH Credit, Credit and Debit Cards, and Digital Wallets such as PayPal and Amazon Pay.

Agencies are invited to consult with the Implementation Team to examine which of the different Pay.gov collection services best suit their agency's revenue collection requirements. This newsletter will feature different collection services on a rotational basis each quarter.

#### Which Pay.gov collection services are available to my agency?

1. Agency Collections, a secure web portal where transactions are manually entered by agency staff.
2. Forms Service, electronic forms that facilitate agency collections and are built and hosted for agencies through the Pay.gov website.
3. Trusted Collections, agencies collect financial transactions from agency customers and transmitting those transactions, through server-to-server connections, to Pay.gov to finalize processing.
4. Hosted Collections, allowing customers to interact on your agency's website and securely redirect to a Pay.gov hosted page to process a payment.
5. eBilling, agencies establish bills and then Pay.gov sends email notifications to your customers that they have a bill to pay. Customers are routed to Pay.gov to view their bill and submit payment.

For more information about Pay.gov please contact:

[ARM@fiscal.treasury.gov](mailto:ARM@fiscal.treasury.gov)

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# OTCnet Moves Your Agency Forward

## Process All In-Person Payments in One System

As the financial world continues to shift towards digital, cashless, and self-service transaction types, Fiscal Service's OTCnet (Over-the-Counter Channel) application has evolved to do the same. Now offering Card Processing and Kiosk solutions, OTCnet now accepts more electronic and contactless payments for your agency.

As U.S. government agency locations currently plan what reopening looks like, avoiding interruptions and having streamlined services is key. With Card Processing and Kiosk solutions, OTCnet can assist your agency build its blueprint for opening its doors and offering customers flexible payment options, minimal lines, and have less training time.

## Get Cashless with Card Processing

As card transactions are used at higher rates each year, more government agencies and businesses alike are moving towards having cashless mandates at payment locations. As the only all-in-one Fiscal Service application, OTCnet allows agencies to accept card payments and all other over-the-counter transaction types all within the same application.

Reopening locations also means having options that allow staff and customers to feel comfortable and safe by offering a quick and easy payment experience. Your customers are looking to get in and get out with minimal help needed! This means minimal crowding, no lines, and zero wait. OTCnet's kiosk options allow customers to independently make payments by either using a tablet or full-service kiosk.

Whether your agency locations have a small footprint that need a simple solution like the OTC Kiosk Tablet, or a full service kiosk, such as the OTCnet Self-Service Kiosk, that can be used in remote locations, the options allow your locations to have complete flexibility.

## Join Us for a Live Webinar to Start Planning Your New Agency Operations

Start planning your agency's newly streamlined collections to prepare for the influx of transactions by joining us for a live webinar and a demo on OTCnet Card Processing and the Kiosk solutions. Visit the OTCnet Training Opportunities webpage to register today!

The OTCnet Deployment Team is dedicated to assisting your agency every step of the way in this transition. Please contact the Deployment Team to take the first step in moving your agency forward.

For more information and for the latest OTCnet news and updates, please visit <https://fiscal.treasury.gov/otcnet/> or contact the OTCnet Deployment Team at:

Phone: 703-377-5586

E-mail: [Fiscalservice.OTCDeployment@citi.com](mailto:Fiscalservice.OTCDeployment@citi.com)





# What Do you Do if Your Local Treasury General Account (TGA) Banking Center Closed Permanently?

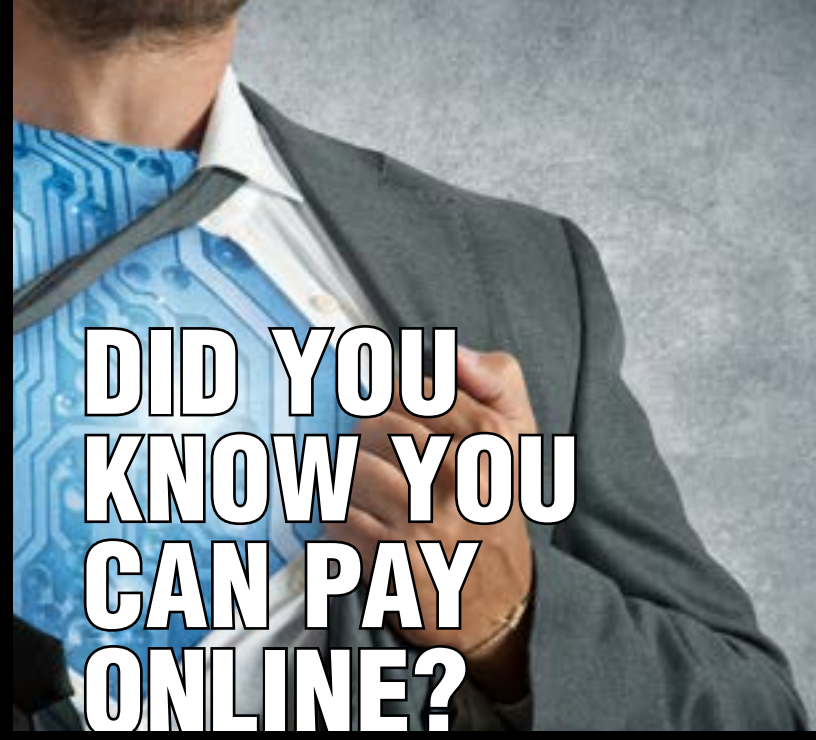
Treasury has been working hard with moving agencies towards electronic collections well before the COVID-19 pandemic. However, the pandemic has heightened the need to transition agency collections away from check and cash payments to electronic ones.

Agencies are finding it difficult to support their office location by accommodating in-person collections—whether it is by having staff present to interact with the customer or managing the effort to prepare the deposit and transport to a TGA banking center. The banking industry is also moving away as a whole from traditional banking centers and supporting teller deposits, as financial institutions are currently focused on increasing self-assisted services and lending products. As a result, what used to be a common site for brick and mortar banking centers is now rapidly disappearing.

The TGA network is undergoing an initiative, focusing on streamlining, modernizing, and diversifying customers' behavior when paying the federal government. Revenue Collections Management has a suite of services that agencies can use to collect electronically or eliminate collecting check or cash all together. Agency customers can pay through the internet with Pay.Gov or use their online banking software and pay through online bill payment. Mobile point-of-sale is also available, and agencies can even adopt the "No Cash and No Check Policy" to eliminate accepting check or cash payments.

We are highly recommending reaching out to your Agency Relationship Manager to explore these electronic solutions to move your agency away from accepting cash or checks. We are looking forward to hearing from you!

For more information about RCM's suite of services please contact us at: [ARM@fiscal.treasury.gov](mailto:ARM@fiscal.treasury.gov)



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**It's convenient, simple, and secure!**

**CONVENIENT:**

Pay online 24/7, from anywhere, using your computer, smartphone or tablet.

**SIMPLE:**

Paying online is easy and fast. Pay directly from your checking or savings account via your consumer bank.

**SECURE:**

We adhere to the industry's most stringent security standards to protect your financial data and privacy.

**LEARN MORE ABOUT ONLINE BILL PAYMENT OPTIONS AT**

<https://fiscal.treasury.gov/credit-gateway/online-bill-payment.html>

OLBP is a convenient way for an agency's individual customers to use their own bank's website to pay the federal government electronically via ACH credit.

**Why should you use OLBP?**

- Improve the overall agency-customer experience
- Provide more secure and faster collections
- Enhance processing and agency reporting

**Partner with Online Bill Payment today!**

Contact us at [ARM@fiscal.treasury.gov](mailto:ARM@fiscal.treasury.gov)

# What's New with CIR

## Successful CIR 6.4 Release

The Collections Information Repository (CIR) Release 6.4 was successfully deployed on December 12, 2020. The CIR Team would like to express our appreciation to all the Federal Agency representatives that assisted us in making this implementation successful.

**The following are the enhancements that were included in the release:**

- **Report Export Button** – When selected, an options menu screen with “Reports” pre-selected will now open in place of the hover selectors which are currently enabled.
- **Export Data to CSV**  
An options menu screen with “Reports” pre-selected will now open when the export button is selected. Users will have to select the “Data” option in this menu to export the data to CSV.

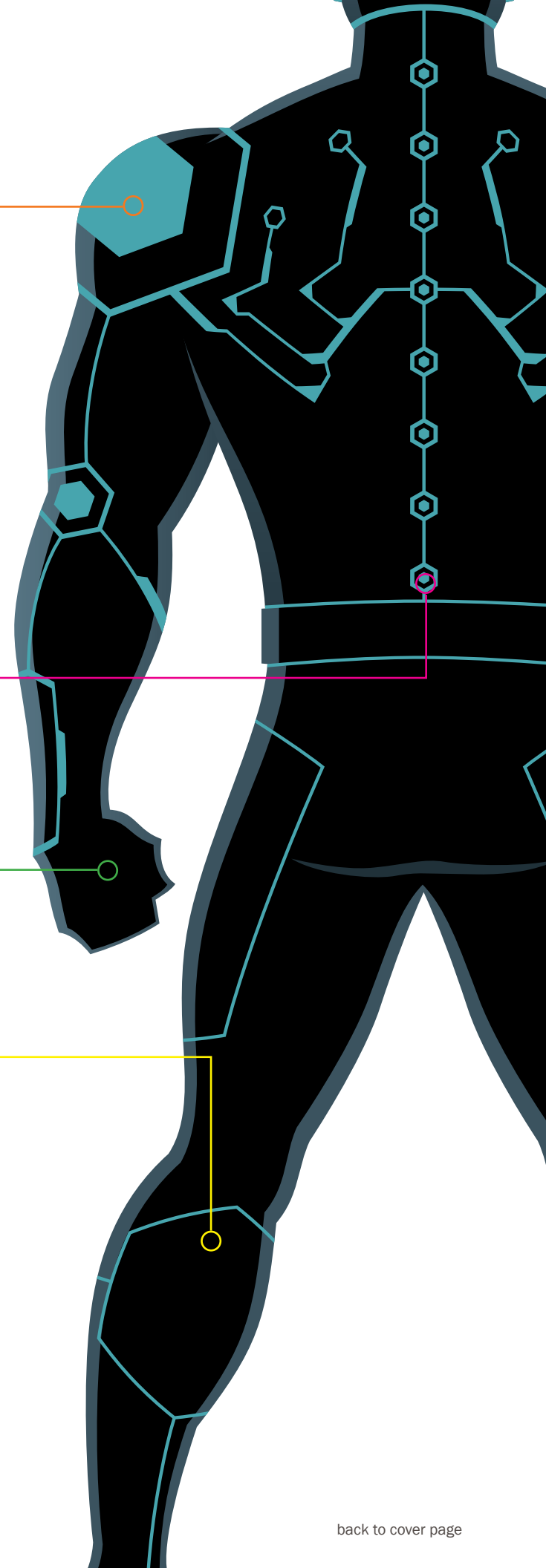
To prevent malicious command injections from being triggered when users open a CSV file in Microsoft Excel, Web Intelligence adds a space before the following characters during the export process:

- = (Equal)
- + (Plus)
- (Minus)
- @ (At)

**Columns with duplicate names will now be prefixed with a parent name.**

- **CSV Archive Exports** – Extra space is now present between Headers and Tables.
- **Hover on or near tables** – Dotted lines will be visible when hovered near or on tables present within Business Objects reports.

For more information about CIR Release 6.4 contact:  
[cir-info@fiscal.treasury.gov](mailto:cir-info@fiscal.treasury.gov)



# IS YOUR AGENCY LOOKING FOR AN ALTERNATIVE SOLUTION TO ACCEPTING CASH OR CHECKS?



Do you need to make the transition away from paper-based collections to electronic methods?



ARM has an entire suite of tools and programs that allow your agency to make the transition seamless and easy!

Contact Agency Relationship Management (ARM) at [ARM@fiscal.treasury.gov](mailto:ARM@fiscal.treasury.gov) for an overview of our available electronic solutions!



# Card Acquiring Service Updates

**IMMEDIATE ACTION REQUIRED**

## - Ingenico Certificate

The Card Acquiring Service (CAS) was notified by its Financial Agent of an immediate security certificate update required by one of its terminal vendors, Ingenico. All federal agency customers utilizing an Ingenico standalone terminal with an external PIN pad are required to update this expiring security certificate within your Ingenico credit card terminal(s) prior to April 14, 2021 to avoid impact to card payment processing.

### What You Are Expected to Do

Impacted locations must conduct a full download on their terminal(s). On February 22, 2021, if your agency was identified as using a device(s) with an expiring certificate – the Telium iCT standalone payment terminal (e.g. Ingenico iCT220) with an external PIN pad (e.g. iPP 310 or iPP 320) as the customer-facing device, Worldpay from FIS emailed to you a detailed communication with an easy-to-follow instructional guide that will walk you through the full download process for your terminal(s).

**NOTE:** A full download to your terminal(s) will be required prior to April 14, 2021. If the Ingenico devices in question are not updated prior to April 14, 2021 they will no longer be operable and new equipment (terminals and external PIN pads) must be purchased to continue processing card payments.

Our partners at Comerica Bank and Worldpay from FIS will play an integral part in the dissemination of communications for this effort.

To ensure you are kept informed, please white-list, [comerica.com](http://comerica.com) and [fisglobal.com](http://fisglobal.com) to avoid communications being directed to your Junk mailbox.

Agencies that believe they are impacted by this security certificate update but have not been notified, please contact the U.S. Treasury Support Line at 1-866-914-0558, 24 hours a day, 7 days a week for assistance. Failure to receive important program communications may be a result in a change in POCs at your agency. Please review your POCs and advise of any questions or changes by email to: [CardAcquiringService@fiscal.treasury.gov](mailto:CardAcquiringService@fiscal.treasury.gov).

## Who are Your Contacts?

### 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 CAS program contact types at least once annually (e.g. Chain, Merchant Identifier (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).



## CAS Customer Service - Have an issue? Here's how we can help.

Customer service and support has revolutionized over the past decade. Recent innovations focus on automating customer service systems to promote faster, more efficient and streamlined services. The Card Acquiring Service (CAS) program (along with our partners at Worldpay from FIS) strives to provide the best customer support for card services to our Federal Program Agencies. Good customer service is critical to our program's and your success, and we want to ensure we understand the needs of our customers.

Due to the multi-faceted nature of the CAS program, we have restructured high-frequency inquiries amongst the support teams to better serve customer agencies. Take a look at some of our changes.

If a CAS Federal Agency customer has an inquiry/request related to:

- Terminal Support
- Reconciliation and Reporting
- Billing Inquiries
- Ordering Equipment or Supplies
- General Support Needs

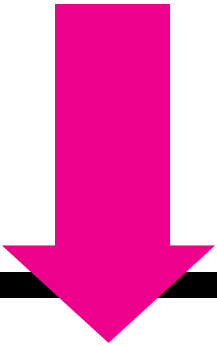
Please contact the U.S. Treasury Support Line at 1-866-914-0558, 24 hours a day, 7 days a week for assistance.

If a customer agency's inquiry/request is not in reference to any of the above categories, contact the CAS Agency Outreach Mailbox at, [CardAcquiringService@fiscal.treasury.gov](mailto:CardAcquiringService@fiscal.treasury.gov) and a Representative from the Fiscal Service CAS Program will respond to your inquiry within two (2) business days.

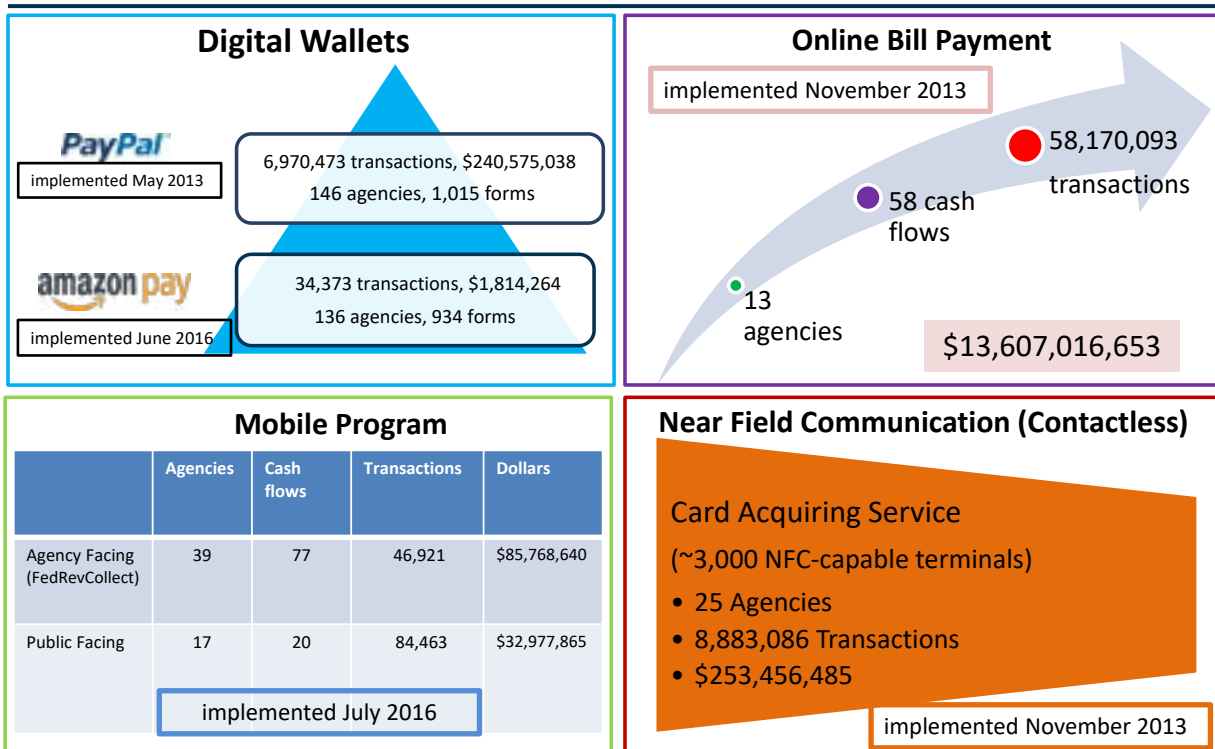
As the CAS program continues to revamp its processes, look for updates on our CAS webpage, [www.fiscal.treasury.gov/cas](http://www.fiscal.treasury.gov/cas).



# eCommerce Fast Facts!



## eCommerce At-A-Glance – February 2021



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# RCM Program Release Schedule

RELEASE	SCOPE	DATE
6.5	<b>CIR</b> Continuation of implement customer requested enhancements Key backlog enhancements to CIR including: - Audit Framework - Credit Gateway File Split - Extract Filters	5/12/2021
6.6	Customer requested enhancements to CIR: - OTCnet Mobile Check - Lockbox ID - 508 Compliance - API Process Flow	6/19/2021
6.7	Business Objects upgrade; create additional APIs for CIR's agencies.	10/16/2021
1.0	<b>CMIAS</b> Deploy new CMIAS to Salesforce Cloud Platform	5/29/2021
R2.12 (2021.01)	<b>DEBIT GATEWAY</b> UI Upgrade – Auto-Balance Direct Channel Interaction Phase 1, Same Day ACH Reversal Enhancement, UI Upgrade – Item Filters, Security Enhancements, Data Model Modernization, Automated Testing Tools, Code Cleanup, Correct various backlogged issues	5/8/2021
R2.13 (2021.01)	UI Upgrade NACHA Same Day ACH Timing	7/24/2021
4.3	<b>ECP</b> The objective of this Release is to prepare the ECP application for CAIA Integration, address a few data gaps with CIR, provide a summary file to Debit Gateway for automatic reconciliation, remediate security vulnerabilities, and other items towards improving the user experience.	6/12/2021
2021.05.00	<b>EFTPS</b> 1 project CR542 PCR4128 API Development Phase 1B - In requirements phase	5/20/2021
3.5 (O&M)	<b>OTCnet</b> Release 3.5 is an O&M release to address required TWAI infrastructure and/or Tech Stack Upgrades.	5/15/2021
7.16	<b>Pay.gov</b> Continuous Availability Cloud setup, Volume and Dollar Report, NACHA Account Validation, Ongoing forms enhancements.	5/22/2021
21.01	<b>Pay.gov / Mobile</b> Continue Login.gov research via Sandbox. Potential Homepage updates (after 20.04 release) based on Survey feedback.	5/20/2021

# THE END

**Thank You for Reading  
The Collections Chronicle!**



## CONTACT US

For information about RCM's programs and services, please contact your Agency Relationship Manager or the Agency Relationship Management (ARM) Division via the ARM inbox: [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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