



An Introduction to the Card Acquiring Service

CAS 101: **Presentation Outline**

- CAS 101 Overview
 - Program History
 - Card Acceptance
 - Enrollment Process
- Contact Information



CAS 101: How to Get Started With CAS

Agencies who qualify to work with CAS directly, your organization can join CAS through three (3) simple steps:



1

Evaluate

Evaluate if CAS is the correct mechanism for your agency collections



2

Understand

Read the Treasury Financial Manual (TFM), Part 5, Chapter 7000 on Credit and Debit Card Collection Transactions

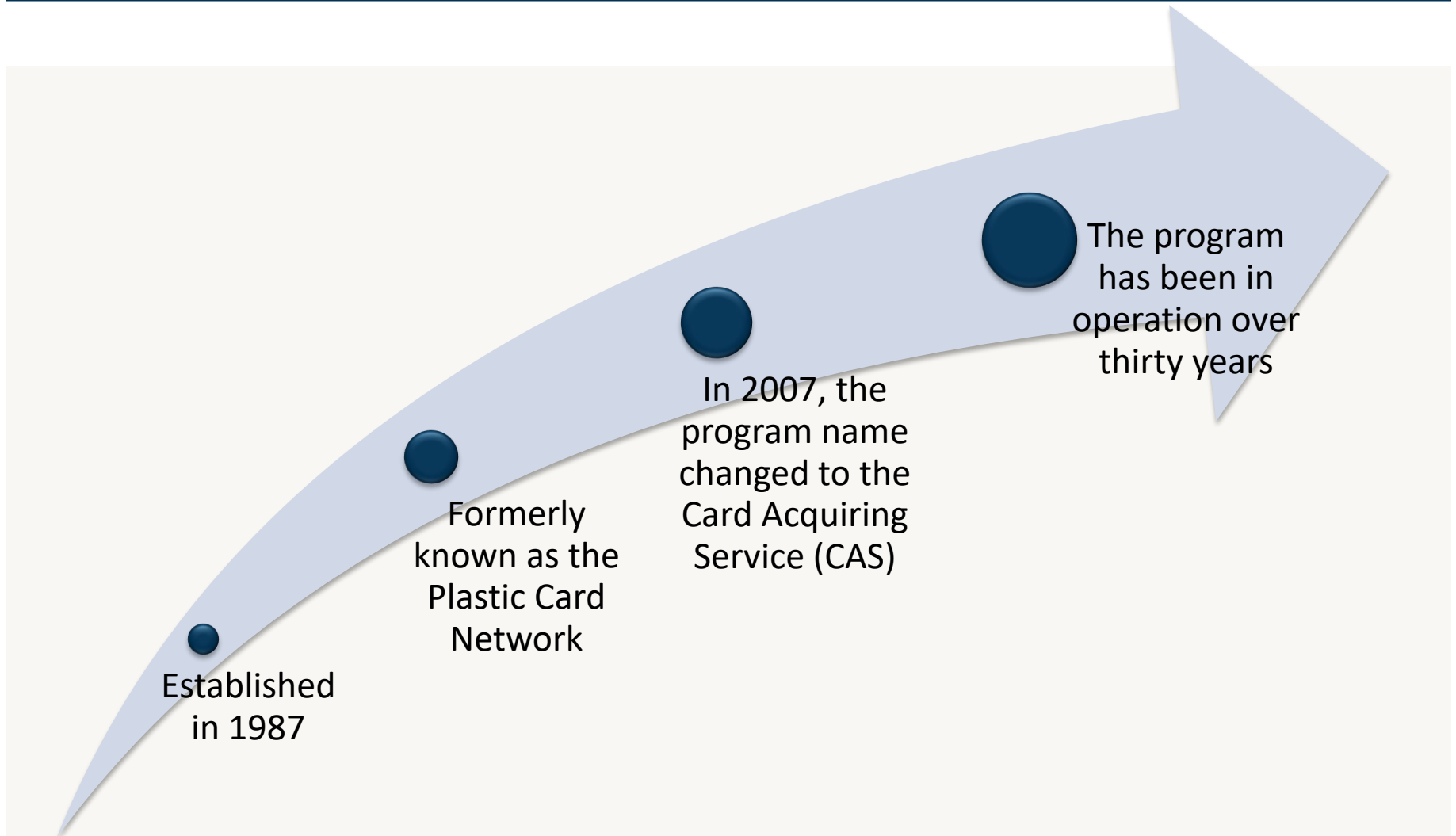


3

Apply

Apply for a new CAS account or add locations to an existing account, fill out the CAS Application online.

CAS History: **Where did it all begin?**



CAS Overview: **What is CAS?**

CAS is a Fiscal Service federal program that provides federal agencies payment card acceptance capabilities.



Services:

CAS provides merchant services for credit, debit, electronic benefit transfer (EBT) and stored-value (e.g. gift, etc.) cards for federal partner agencies



Vendor Support:

Financial Agent and Merchant Acquirer:
Comerica Bank
Merchant Processor:
Worldpay from FIS



Revenue:

CAS processes at approximately 10,000 locations over 19,000 point-of-sale endpoints



CAS Overview: **CAS governing policies**

What is the Treasury Financial Manual (TFM)?

- The TFM is the official publication of policies, procedures, and instructions concerning financial management in the Federal Government.
- CAS policies and procedures are outlined in TFM - Volume 1, Part 5: (Chapter 7000) Credit and Debit Card Collection Transactions
 - <https://tfm.fiscal.treasury.gov/v1/p5/c700.html>

What are the CAS Card Rules?

- The card rules apply to federal agencies that are collecting or intend to collect obligations via credit or debit card. In addition to these requirements, an agency also must comply with and be bound by the rules and regulations governing all debit and credit card transactions accepted by the agency (collectively, the Network Rules), any of which may be altered or amended periodically and without notice.

CAS Overview: CAS Key Terminology

Chain Number

- Alphanumeric designator assigned by acquirer to reflect unique channel of processing (e.g. 0F123B)

Division Number

- Three digit value assigned under a chain to designate unique lines of accounting (e.g. 001)

Merchant ID (MID)

- Unique designator assigned by acquirer to reflect location of processing (e.g. 44450XXXXXXXXXX)

Terminal ID (TID)

- Unique designator assigned by acquirer to reflect each terminal (e.g. 1214895)

Card Acceptance: **What does CAS offer?**

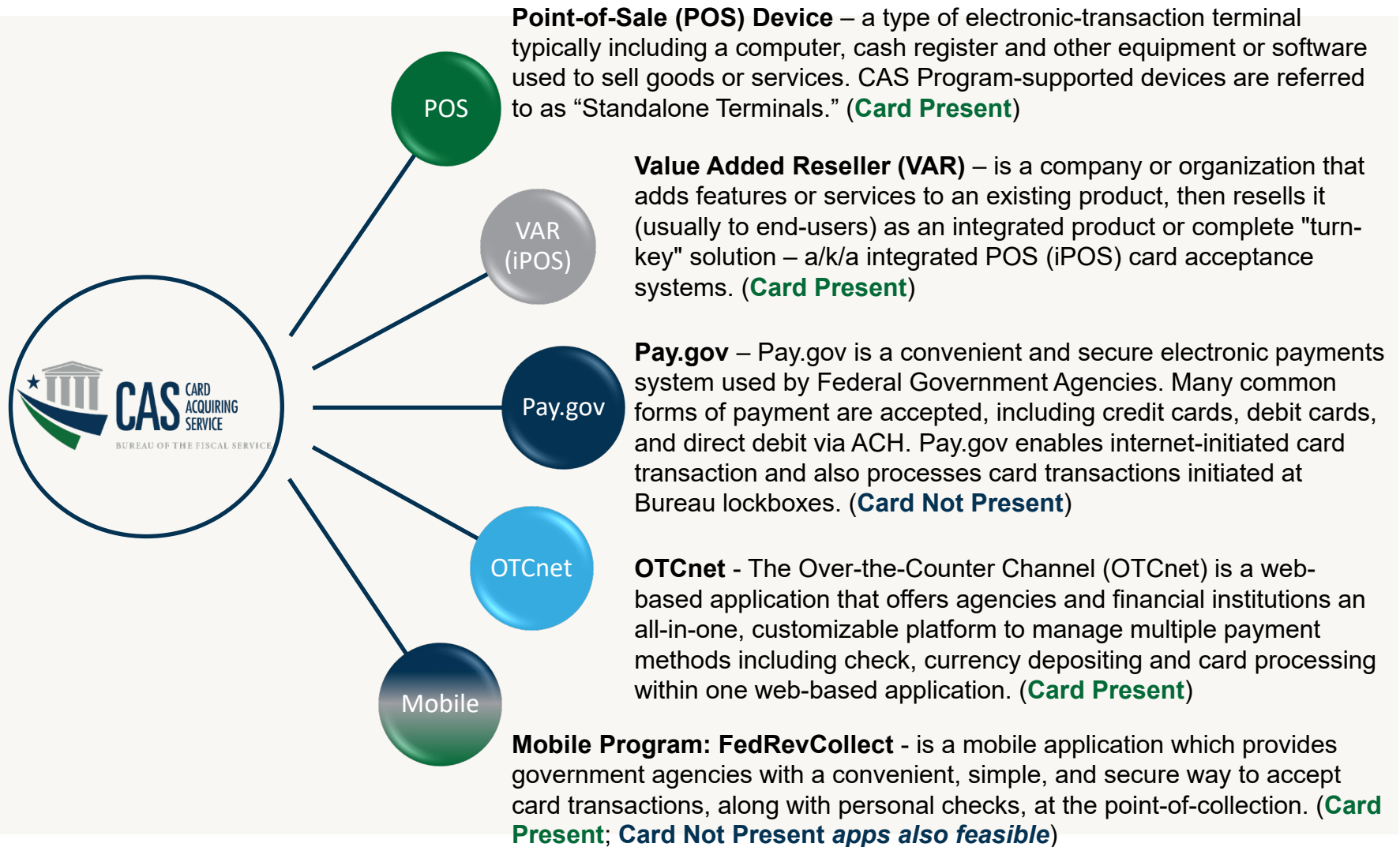
Acceptance Points

- Traditional standalone terminals
- Integrated/Value Added Reseller point of sale solutions (e.g. OTCnet, electronic cash registers)
- Mobile Program: Public App (card-not-present)
- Mobile Program: FedRevCollect (card-present, tokenized)
- Kiosks
- Internet-based software applications (e.g. Pay.gov)

Products & Services

- Europay, MasterCard, & Visa (EMV)
- End-2-End Encryption
- Near-Field Communication
- Tokenization

What are the CAS acceptance points?



CAS Program Benefits: **Service Delivery**

CAS Program Benefits

- **A convenient collection option for agencies and their customers**
 - All major card brands accepted, debit and credit
 - All acceptance environments supported:
 - Card Present/POS, Card Not Present
 - Data-rich transaction opportunities
- **Real-time authorization & state-of-the-art industry standard fraud prevention**
- **Offers and enables evolving payment technologies seamlessly:**
 - Near-Field communications
 - EMV chip and PIN
 - Digital wallets
 - Mobile applications
- **Prompt daily settlement of funds**

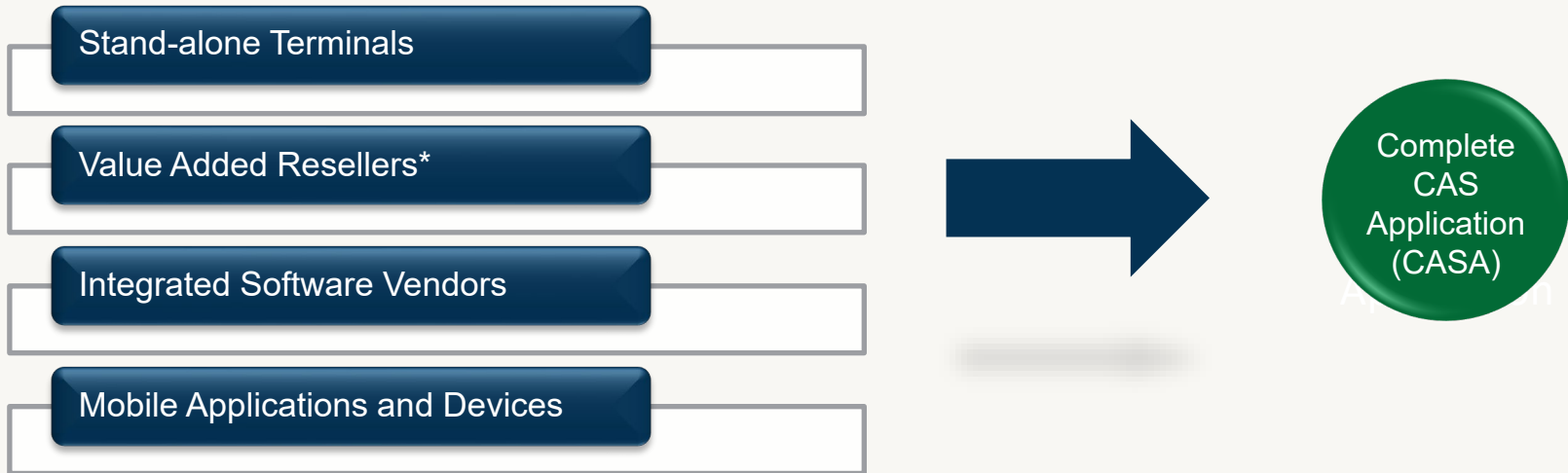
Examples/Use Cases

- **Online & point-of-sale fees**
 - Park entry
 - License and registration fees
 - Court fees/ fines
 - Visas
 - Customs duties
- **Online & point-of-sale retail purchases**
 - Coin sales
 - Conference registrations
 - Bulk purchases
- **Lockbox bill payments/remittances**
- **Loan payments (debit cards only)**
- **Business purchases/procurement**
 - Hardware/Software
 - Services & Auctions
 - Furniture & Equipment
- **Mobile/remote payment acceptance**

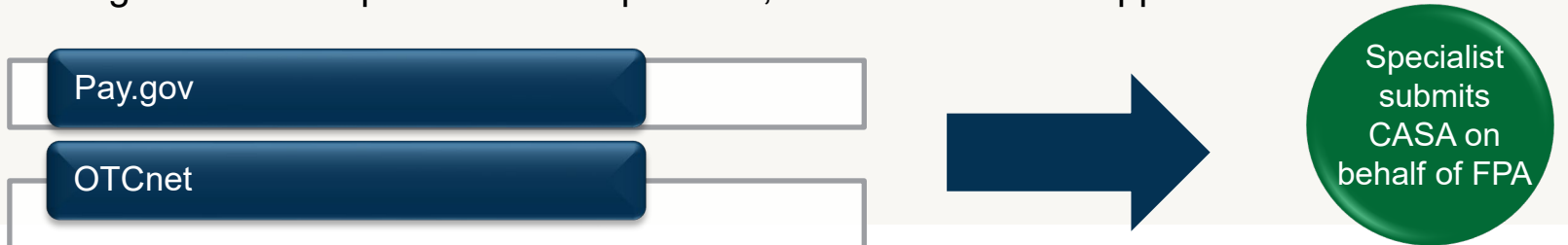
Enrollment Process: **How to apply**

Preliminary Steps:

- Determine your account creation strategy (e.g. new chain and/or new MID)
- All agencies interested in establishing a card services account for:



Pay.gov and OTCnet Account Request* - Agencies that would like to establish a new and/or add locations to an existing account for card processing via Pay.gov or OTCnet, are required to contact their organizations Implementation Specialist, in order to submit applications for consideration.



CASA – What is a CAS Application?

The Card Acquiring Service Application (CASA) is the form required to set-up new accounts and/or MIDs for Federal agency locations to accept credit or debit cards.

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- **The Card Acquiring Service Application (CASA)** is the form required to set-up new accounts and/or MIDs for Federal agency locations to accept credit or debit cards.

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Card Acquiring Service Application
This application is required to set up new accounts and new merchant IDs for **Federal agency locations** to accept credit or debit cards.

About us:

The **Card Acquiring Service** is one of the collection mechanisms the Fiscal Service manages for Federal departments and agencies. Through the Card Acquiring Service, the Government collects obligations via credit or debit card transactions. All Federal agencies must process card transactions with our Financial Agent Fifth Third and their Card Processor, Worldpay.

The objective of this service is to increase electronic collections received by the Government, and process these transactions in an efficient, timely and cost-effective manner. Card acquiring services are provided at both domestic and international locations.

Contacts:

The Card Acquiring Service - cardacquiringservice@fiscal.treasury.gov
Worldpay - rmtreasury@vantiv.com / Government Support Line (866) 914-0558
Pay.gov - pay.gov@fiscal.treasury.gov

Definitions:

Chain Account Number:
A Chain is a 6-digit alphanumeric code assigned to each account. Some agencies have more than one Chain to differentiate between major lines of business.

Division:
A Division is a customizable 3-digit number that (when combined with a Chain) represents a deposit into Collections Information Repository (CIR). Separate Divisions per deposits are now required by collection channel—e.g., Internet (Pay.gov) or Terminals.

Agency Merchant ID:
Also known as a MID, an Agency Merchant ID is the number assigned to the Agency Merchant Location. Some agencies have multiple Merchant IDs per Agency Merchant Locations.

Agency Merchant Location:
Also known as a *location*, an agency's place-of-sale—the location where business is transacted. Some agency locations have multiple Merchant IDs.

Has your company considered alternative payment options? Yes No

If so, what other option(s) has your organization considered? (check all that apply)

<input type="checkbox"/> Cash	<input type="checkbox"/> Fedwire	<input type="checkbox"/> Converted Check	<input type="checkbox"/> Automated Clearing House Credit
<input type="checkbox"/> Paper Check	<input type="checkbox"/> Image Cash Letter	<input type="checkbox"/> Wire	<input type="checkbox"/> Automated Clearing House Debit

Is your organization planning to accept debit cards as remittance for debt obligations? Yes No

Is your organization planning to accept credit cards as remittance for debt obligations? Yes No

*Please note: There are limitations on the use of cards for repaying loans and other debt obligations (e.g., payment obligations not due and fully payable within 30 days of notice to the payer). Credit Cards are not eligible for debt repayment obligations (debit cards are accepted). If your organization has questions on debt obligations, you must first schedule a meeting with CAS by sending a request to cardacquiringservice@fiscal.treasury.gov

Has your organization utilized merchant card acquiring services from another entity previously? Yes No

If so, what is the name of the company your organization formerly worked with? _____

I have reviewed and understand the terms of Treasury Financial Manual, Vol. 1, Part 5, Chapter 7000-CREDIT AND DEBIT CARD COLLECTION TRANSACTIONS.

I acknowledge my organization is aware that CAS currently has a daily credit card spending limit policy in place of \$24,999, for a single obligation, using one or multiple cards, per business day.

For any equipment and supplies ordered from Worldpay, you will be directly invoiced by Worldpay for all items not paid for at the time of purchase. To minimize instances of these invoices instruct your Agency Merchant Locations (the place of sale) to pay with a credit card when ordering supplies and equipment from Worldpay. Confirm that locations are calling 1-866-914-0558 and not the general Worldpay customer support number. Calling the Government Support line will ensure your locations receive support tailored for Federal agencies.

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CASA Review Process

1

Federal Agency Process

These are the steps required by the agency customer in order to initiate the CASA Application review process. The process time of these steps are contingent upon the type and number of account(s) (e.g. Terminal POS, Pay.gov, Mobile, VAR/ISV) being requested.

2

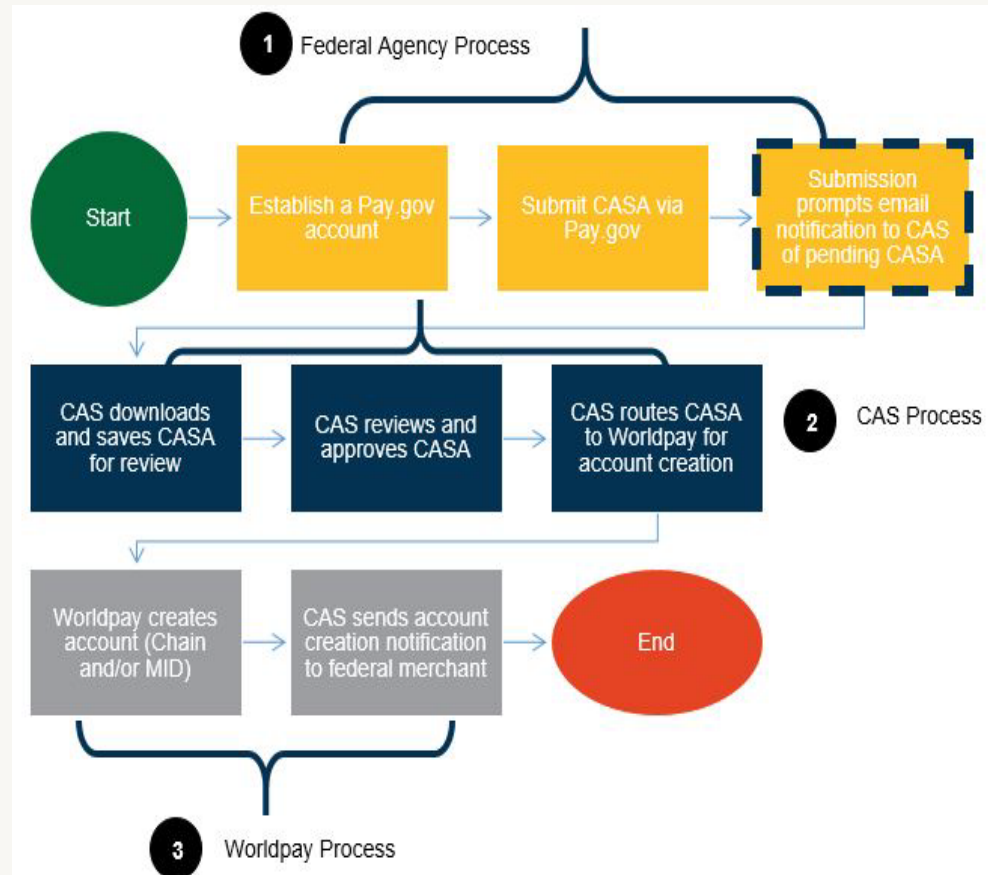
CAS Process

CAS retrieves, processes, and approves all properly submitted CASA Applications. **The current processing time for Fiscal Service CAS approval is one business week (i.e. 5 business days).**

3

Worldpay Process

Worldpay is responsible for the creation of CAS accounts. A full account set-up would consist of a Chain and Merchant Identification Number (MID). A partial account set-up would consist of adding MIDs to an existing Chain. **The current processing time for account creation is 7 business days.**



CAS Reporting: **iQ Portal** and **CIR**

What is iQ?

iQ is a one-stop reporting tool that houses all cardholder information for credit/debit transactions, and other relevant financial analytics and business intelligence.



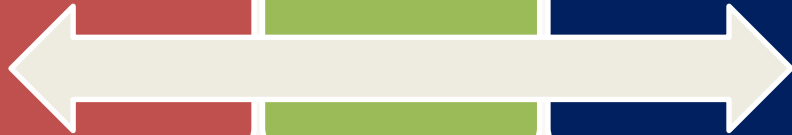
Access clear, detailed, and up-to-date sales performance figures for each line of business.



Configure and customize data viewing and delivery options so the focus is on what's most important.



Drill down into financial, operations, and chargeback management data to measure performance.



What is CIR?

The Collections Information Repository (CIR), is a Fiscal Service-wide transaction broker, data warehouse, and reporting solution. CIR is:



A collections reporting tool used for Federal Program Agencies to manage revenue

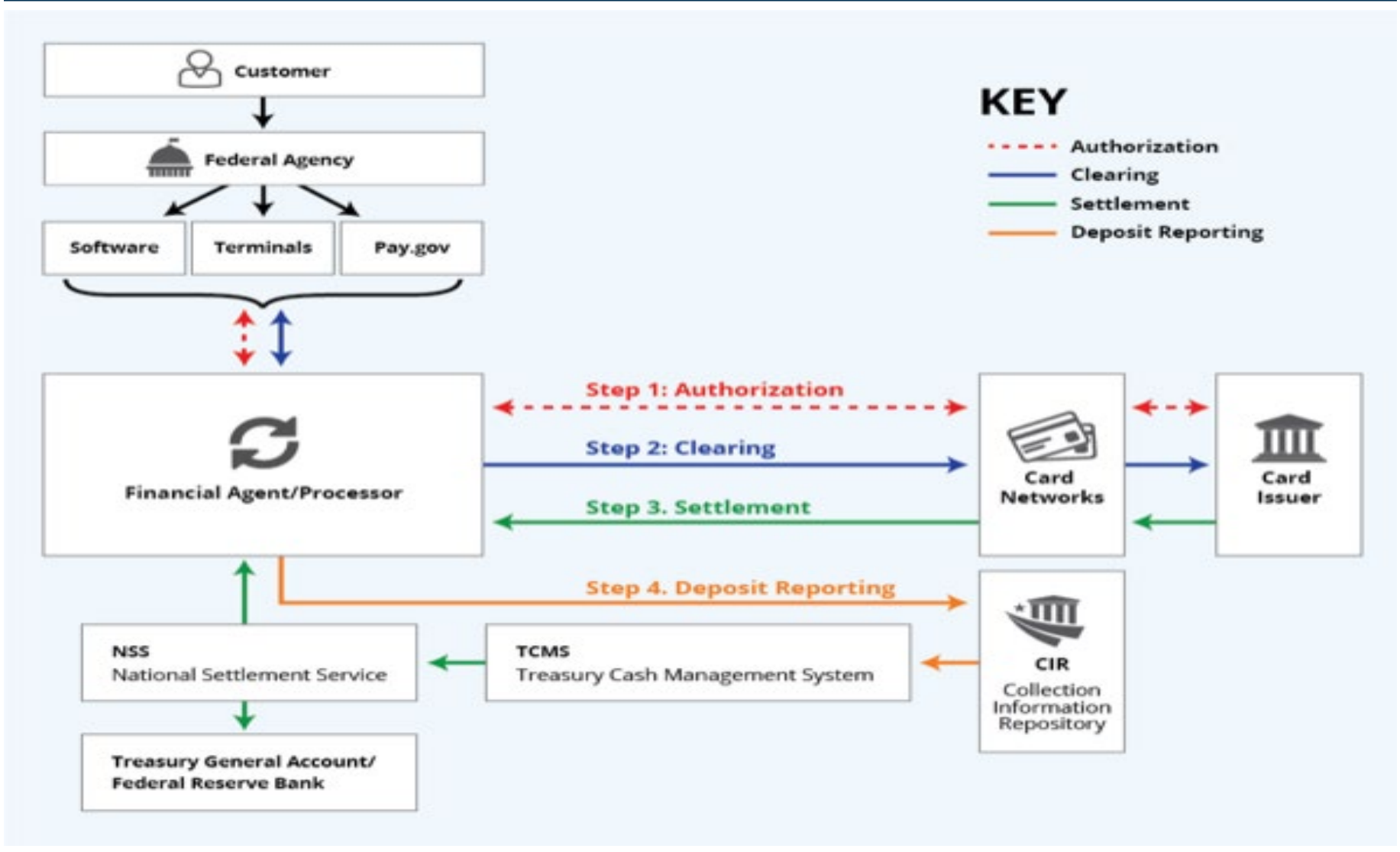


The primary mechanism for collections data reporting, containing detailed and summarized records of all revenue collections transactions processed by Fiscal Service



A system where data is standardized and optimized for reporting and for business analytics

CAS Transaction Flow Diagram



Contact Information: **How we can help**

CAS Agency Outreach Email: CardAcquiringService@fiscal.treasury.gov

Financial Agent/Acquirer:

Email: RMTreasury@worldpay.com

Phone: (866)-914-0558

