

# MODERNIZING REVENUE COLLECTIONS

A FOCUS ON THE LOCKBOX



## Collections Chronicle

News You Can Use

## Revenue Collections Management

Spring 2019



### Special Points of Interest:

Modernizing the Lockboxes	1
Pay.gov Changes	1
Centralized Receivables Service	2
The Robots Are Coming	3
Electronic Check Processing	4
Card Acquiring Service Updates	5
Collections Information Repository Updates	6
OTCnet Updates	7



# MODERNIZING THE LOCKBOXES

Post office boxes. They still exist. But most organizations have expanded and updated their approach to processing mail. Email, texts, and online electronic forms are easier for most customers. For organizations, putting an end to paper processes saves a lot of money. So, let's talk about Treasury lockboxes and our goal to transform collections.

Treasury lockboxes are post office boxes that are created to receive payments and remittances from citizens for products and services, including passports and citizenship applications.

Treasury lockboxes are a safe and effective way to accelerate the processing of payments to Treasury's General Account. Although lockboxes improve the accuracy of check processing, the work is labor intensive: opening, extracting, sorting, and keying in data.

Treasury supports four networks of lockboxes for federal tax payments, passport and custom forms processing, and general remittance services. Fiscal Service is working toward modernizing these lockboxes. We are utilizing advanced technologies to reduce time-consuming manual processes. Mail can now be sorted by a machine. There are other exciting initiatives under way to allow for virtual submission of check imaging copies to a secure online drop box. And, remote keying can provide support during heavy peak times and make the entire process more efficient for all.

These initiatives will provide cost savings for taxpayers and will improve the existing process.

Learn more about the work that the Lockbox Team is doing to modernize their process at: <https://fiscal.treasury.gov/gln/>

## DID YOU KNOW?

Pay.gov processed 200 million transactions and collected \$160 billion in federal revenues during FY18. Contact us at [arm@fiscal.treasury.gov](mailto:arm@fiscal.treasury.gov) for more information on the services Pay.gov provides!

## PAY.GOV CHANGES: Say Hello to the New Pay.gov Website

Effective November 30, 2018, segments of the Pay.gov public website were redesigned to enhance the customer experience by making it easier for customers to make the most common payments. The **Home** page, a new **Explore More Options** page, and the **Before You Begin** page have been refreshed and the design complies with U.S. Government web design standards for usability and accessibility.

Contact the Pay.gov Team at [pay.gov@fiscal.treasury.gov](mailto:pay.gov@fiscal.treasury.gov) with any questions or concerns.

## TRAINING OPPORTUNITIES

We offer financial education and support to federal employees and agency customers through customer forums, in-person and web-based training sessions, and conferences. These are valuable opportunities for us to work together to improve the way the federal government manages its finances and delivers administrative and operational services. Visit our [training](#) and [events](#) websites to register for an upcoming training session or event.

# CENTRALIZED RECEIVABLES SERVICE

## Managing Collections So You Don't Have To

We all need more time for ourselves, right? Let's talk about the Centralized Receivables Service platform that is part of the Fiscal Service's Financial Management vision to transform accounts receivable processing.

The Centralized Receivables Service (CRS) helps agencies manage accounts receivable. It increases collections and contributes to the reduction of delinquent debt. CRS is a one-stop shop service that can take the work off your plate.

CRS manages pre-delinquent debt in the early stages of delinquency before it becomes eligible for referral. It allows debtors to make payments in a timely way using payment channels like Pay.gov, accessed from an easy-to-follow portal. Participating agencies do not need to send out account receivable letters or perform a search for the most recent address because CRS will do it for them. CRS helps agencies reduce delinquency rates and comply with federal claims collection standards.

The bottom line? CRS is providing cost savings to federal agencies and making it easier for customers to make payments. Exciting news for the American taxpayers!

### **Which agencies are participating?**

The Department of Defense, the Department of Veterans Affairs, and the Department of Education - to name a few. According to a Centralized Receivables Service partner, "Navy Medicine has no plans to revert back to the old pre-CRS set of processes. DCIA compliance is up, collections are up, and collection costs are down."

Learn more about the Centralized Receivables Service at: <https://www.fiscal.treasury.gov/crs>

### **Did You Know?**

21 agencies are currently using Fiscal Service Mobile applications for 27 cash flows, and collected over \$12.5 million dollars during FY18.



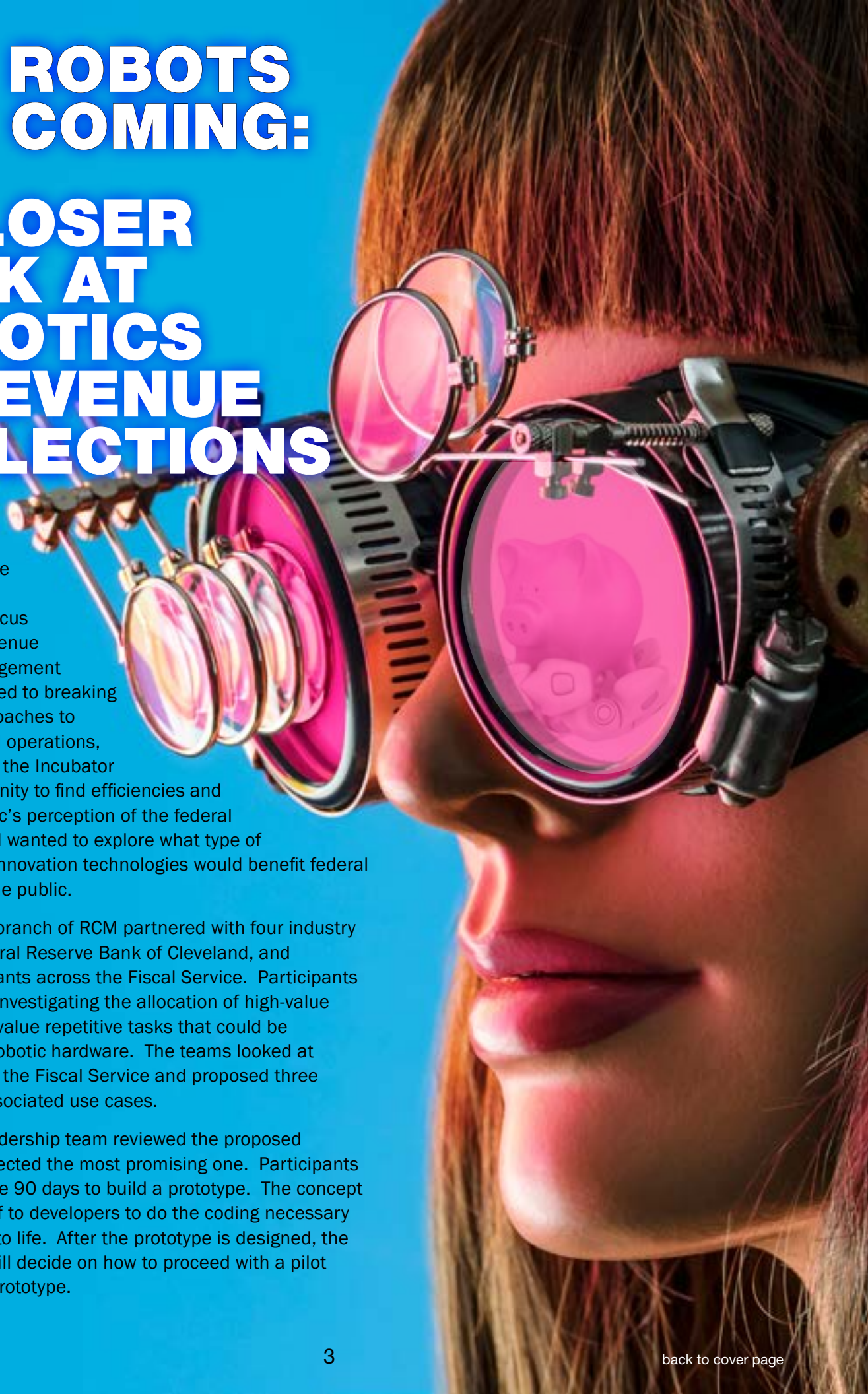
# THE ROBOTS ARE COMING:

## A CLOSER LOOK AT ROBOTICS IN REVENUE COLLECTIONS

Last year's award-winning Incubator Initiative launched its sixth iteration with a focus on Robotics. Revenue Collections Management (RCM) is committed to breaking down dated approaches to management and operations, and has provided the Incubator team the opportunity to find efficiencies and improve the public's perception of the federal government. RCM wanted to explore what type of automation and innovation technologies would benefit federal employees and the public.

The eCommerce branch of RCM partnered with four industry leaders, the Federal Reserve Bank of Cleveland, and eighteen participants across the Fiscal Service. Participants brainstormed by investigating the allocation of high-value resources to low-value repetitive tasks that could be automated with robotic hardware. The teams looked at processes across the Fiscal Service and proposed three solutions with associated use cases.

The executive leadership team reviewed the proposed solutions and selected the most promising one. Participants in the lab will have 90 days to build a prototype. The concept will be handed off to developers to do the coding necessary to bring the idea to life. After the prototype is designed, the executive team will decide on how to proceed with a pilot program for the prototype.



# ELECTRONIC CHECK PROCESSING

## What can Electronic Check Processing do for Federal Agencies?

Electronic Check Processing (ECP) is a web-based application used by government agencies and Treasury's Lockbox financial agents to convert paper checks into Automated Clearing House (ACH) transactions or Check21 items. This application supports approximately 1,200 users from 73 federal agencies and financial institutions, and in FY 2018 processed over 98 million transactions valued at more than \$485 billion.

ECP is used to view and research check transactions and their remittance information. Agencies that utilize lockbox services should have access to ECP. ECP receives files from the financial agent, and forwards the check information to the Debit Gateway application, which then settles the transactions electronically.

ECP provides settlement and return data to CIR to assist agencies with their reporting needs. There are four main research methods in ECP: Payment Query, Remittance Query, Replacement Search, and Image Search.

### Why should my agency use ECP?

#### ECP offers:

- **Accessibility:** Web-based application available 24 hours per day, 7 days per week. Agency users have direct access to the status of every item being processed from the moment it is received in ECP.

- **Efficiency:** Accepts lockbox and mobile check capture transactions. Facilitates conversion of paper checks into ACH or Check 21 transactions. Accelerates high volume collections and reduces fund collection costs.

- **Research/Reporting:** Capability to browse and search for specific remittance and/or check image documents. Provides detailed information regarding remittance and accounting data. Several reports offer a detailed look at agency transactions and history.

- **Security:** ECP resides on Treasury Web Application Infrastructure (TWAI). TWAI is a highly secure environment.

### My agency has access to ECP, but is probably not utilizing its full functionality. Is there ECP training available for agencies?

Yes, there is a quarterly ECP Training via WebEx available for federal agencies. Please contact ECP Customer Service to register.

### How can I get more information about ECP or request access?

Website: <https://fiscal.treasury.gov/ecp/>

Fiscal Service ECP Program: [ECP@fiscal.treasury.gov](mailto:ECP@fiscal.treasury.gov)

ECP Customer Service via phone: (866) 855-5735  
or by email [FiscalService.ECP@citi.com](mailto:FiscalService.ECP@citi.com)





# CARD ACQUIRING SERVICE UPDATES

## **Points of Contact: Why You Should Keep Your Information Up-to-date**

The Card Acquiring Service (CAS) will be embarking on several agency-facing endeavors during FY19 and we want YOU to be in the know. To remain abreast of critical updates about the CAS program, agencies should ensure all contact information for your card servicing account(s) is up-to-date.

Did you know that CAS manages three (3) Points of Contact (POC) for each agency's card servicing account? CAS POC types include Chain, Merchant Identifier (MID), and Billing. Each contact type has specific roles and responsibilities that outline how to properly assist and educate agency personnel on CAS program updates. CAS POCs are specified as follows:

### **Chain POC**

The Chain POC is the highest level contact within the CAS hierarchy. This contact will serve as the subject matter expert for the CAS program relationship. Due to the interactive partnership with the program, the Chain POC owns the role of lead liaison for any CAS program related projects, unless otherwise specified. The Chain POC should disseminate program-related information and/or communications to agency representatives as well as approve any modifications to the card servicing account.

### **Merchant Identifier POC**

The Merchant Identifier (MID) POC is the second line contact within the CAS hierarchy. This contact should be familiar with the day-to-day operations for the point of sale devices and/or software used under the card servicing chain. As a MID POC, a partnership should be formed with the Chain POC, if applicable, in order to adequately inform agency personnel of any CAS program-related information, updates, or changes.

## **Billing POC**

The Billing POC is responsible for addressing any funding, operations, or service-related questions pertaining to the card servicing account.


The goal is for the CAS program to efficiently communicate with our customers and the only way that can be done is by ensuring that our POC information remains updated. Please take the time to review your CAS program contact types at least once annually to ensure that CAS has the most up-to-date information regarding your agency POCs. If any agency has questions regarding POC management expectations, please feel free to contact us via email at: [CardAcquiringService@fiscal.treasury.gov](mailto:CardAcquiringService@fiscal.treasury.gov).

## **CAS Webinar Series – Do You Understand the CAS Card Rules?**

CAS plans to host a series of webinars to discuss various topics around the CAS Card Rules. The purpose of these webinars is to provide education and training to our agency partners who utilize services provided by CAS. Mandatory employee training credit opportunities will be available for Fiscal Service employees and partner agency participants.

Partner agencies must work with their internal Training Coordinator to receive credit for training courses completed. These are exciting opportunities for agencies to learn more about CAS, payments, and processes. Look for information on registration, times, and topics on the CAS website.

If you have any card rule-related topics or questions that you would like discussed during the series, please contact the CAS Agency Outreach mailbox: [cardacquiringservice@fiscal.treasury.gov](mailto:cardacquiringservice@fiscal.treasury.gov).



# COLLECTIONS INFORMATION REPOSITORY UPDATES

## Collections Information Repository User Interface Redesign

On November 10, 2018, the Collections Information Repository (CIR) was enhanced with a new look and feel. The following are some of the pages that were enhanced:

- CIR Home Pages (Public and Private)
- Footer page
- View Files page
- Manage ALC Group
- View User Profile

At this time, we are seeking feedback from our users. We would like to hear your thoughts on the new look and feel of the website. As a user of the CIR, your feedback is very important to us. Please take a few minutes and complete a 4 question survey.

The link for the survey is as follows:

<https://www.research.net/r/CIR-UI-feedback>

### System-to-System: Connecting Securely with CIR

System-to-System (S2S) is a network connection between federal agencies and the Collections Information Repository (CIR) that allows the agencies to receive XML files directly to a specific landing zone (e.g., mainframe, servers). CIR's downstream partners receive collections information to meet their financial management and reporting needs. CIR's downstream partners include federal agencies, Central Accounting Reporting System (CARS), Treasury Cash Management System (TCMS), CashTrack, Bank Management System (BMS) and the Financial Information Repository (FIR). The information collected by downstream partners is reported to the appropriate entities for daily reconciliation processes.

The S2S process begins with CIR conducting an overview presentation. During this presentation, the steps, timeframe, and documentation necessary are outlined to implement a S2S project. Next, a network connection must be established between the agency and the CIR. Finally, the agencies must provide CIR with a Memorandum of Understanding (MOU) and the Inter-Connection Security Agreement to complete the process.

### The benefits of a S2S project include:

**Service is free of charge** - There is no cost associated with receiving the extracts. However, there could be a cost for the acquisition of the necessary software.

**Reporting** - The CIR provides the latest information on deposits and details of collections transactions to federal agencies.

**Security** - Access to CIR data is secured in accordance with the Federal Information Security Modernization Act (FISMA) of 2014, Public Law 113-283, as well as other federal laws and regulations for IT systems security.

Overall, the network connection allows financial transactions information from all collections systems to be exchanged and streamlined for reporting in a single system.

For more information, contact the CIR team at:

[CIR-Info@fiscal.treasury.gov](mailto:CIR-Info@fiscal.treasury.gov)





# OVER THE COUNTER NETWORK UPDATES

Release 2.9 is Now Live!

OTCnet Release 2.9 aims to enhance the user experience by introducing Firmware version 3.1.2 as a replacement for 3.1.0

## User-Facing Changes:

- Introduction of Firmware 3.1.2: The OTCnet team is releasing a new firmware version, Firmware 3.1.2, as a replacement for Firmware 3.1.0. Firmware 3.1.2 will address known issues with the Magnetic Ink Character Recognition Code (MICR) and franking issues with RDM scanners in Firmware 3.1.0.

- As a reminder, Firmware 1.5.1 and 1.6.0 retired on December 31, 2018. If your agency used Firmware 1.5.1 or 1.6.0, you should immediately upgrade your Firmware to versions 2.0.0 or 3.1.2. Please be advised that Firmware 3.1.2 is only compatible with the OLB. Firmware 2.0.0 is compatible with both the OLB and Java Applets.

## Bank of America Foreign Currency Check Deposit Threshold Notice

Please be advised that Bank of America has a foreign currency check deposit threshold of \$50,000.00 USD per day. When attempts are made to deposit foreign checks over \$50,000.00, users will receive the following error message:

“The Foreign Currency Check Deposit exceeds the Bank of America Daily Rate threshold amount of \$50,000.00. Please use one of the below processing options and re-submit your request. If you require additional assistance, please contact Bank of America at FX Support at 1-866-249-7965 Option 3 for more information”.

To resolve the error message, please follow one of the two steps listed below that most closely relates to your current deposit.

1. If a Deposit Voucher contains a single check above \$50K, please recreate the Deposit Voucher and select “Other” from the Country of Deposit drop down and proceed.

2. If a Deposit Voucher contains two or more checks that sum up to >\$50K, please create two or more separate Deposit Vouchers and obtain the Daily Rate quote for each.

## Duplicate Check Scan Reminder

The OTCnet Team would like to remind you to avoid processing the same check items through OTCnet more than once. This includes scanning a check item through OTCnet and then depositing the same check item at a local bank.

To avoid having duplicate transactions in OTCnet, complete the following:

1. Review your agency’s check scanning procedures

- Search for the check using the CIRA Record if you believe it has already been processed. Detailed instructions can be found [HERE](#).

2. Handle check items appropriately when scanning

- Return the check to the customer if your agency scans items in-person, or
- Have safeguards that ensure scanned items are kept separate from unscanned items if your agency collects checks when the customer is not present or through back office operations

Please note: The Treasury Financial Manual outlines that checks processed through OTCnet should be destroyed no later than 5 business days after reception. Checks can be shredded or disposed using agency-approved methods of disposal for documents containing Personally Identifiable Information (PII).





## Reminder

### OTCnet Training Materials

The OTCnet Team would like to remind you of the wide variety of training available on demand. The OTCnet Team offers training resources such as Quick Guides, User Guides, Printable Job Aids, and “Show Me and Let Me Try”.

All Web-based Training can be found on the Fiscal Service OTCnet [website](#).

3. Stamp check items after processing them through OTCnet

- Hand stamp all checks after scanning and successfully completing the transaction.
- Automatically stamp check items with words such as “Electronically Presented” if your agency is using the EC6000i, EC601X, EC7000i, EC9000i, EC9100i, and Panini I: Deal scanners.

To view scanner options that support automatic stamping of checks, please click the following [link](#).

### Automated Teller Machine Deposit Card

As banking becomes more electronic and automated, the Bureau of the Fiscal Service sees these changes as opportunities to improve our own efficiency, transparency, and the safety of our workers. That’s

why the Fiscal Service and the Federal Reserve Bank (FRB) of St. Louis are working with Bank of America, Wells Fargo, and JP Morgan Chase and have identified convenient ATM locations for making your deposits and avoiding teller lines.

ATM deposits work just like your personal deposits, allowing checks and cash (no coins) to be deposited with a deposit-only ATM card at any time of day, at any Bank of America, Wells Fargo, or JP Morgan Chase ATM.

Please contact the Fiscal Service point of contacts below if you are interested in using the ATM Deposit Card at your agency. We will discuss next steps and look to prioritize transitions for locations that have small to mid-size volume as well as those not using a courier service.

Reginald McKinney

[Reginald.McKinney@fiscal.treasury.gov](mailto:Reginald.McKinney@fiscal.treasury.gov)

Maurice Alston

[Maurice.Alston@fiscal.treasury.gov](mailto:Maurice.Alston@fiscal.treasury.gov)

Updated OTCnet Website Layout

The Fiscal Service has recently updated the OTCnet website layout! All of the content you are familiar with is still there, and we invite you to check out the new site. Below, we have included links to guide you through the new website. Even though the OTCnet webpage has been redesigned, the OTCnet (Production) login page remains unchanged. Please visit our newly redesigned [WEBSITE](#) for more information.

## OLB Rollout Resources

Thank you for your ongoing support in your agency's OTCnet Local Bridge (OLB) rollout! We ask that you keep up the great work and continue onboarding terminals to the OLB.

As a reminder, the OTCnet Team has a number of resources available to you on demand, including YouTube videos on [how to create your OLB credentials](#) (reset OLB password) and [how to import an OLB profile](#). For your convenience, we have included a list of resources below:

### YouTube Videos:

- Step 1 - [How to Configure IE Settings](#)
- Step 2 - [How to Download the OLB Installation Package](#)
- Step 3 - [How to Install the OLB Installation Package](#)
- Step 4 - [How to Verify Installation of Certificate](#)
- Step 5 - [How to Create OLB Credentials](#)
- Step 6 - [How to Import an OLB Profile](#)
- Step 7 - [How to Start and Stop the OLB](#)

### OLB Resource Library:

All OLB resources can be accessed at the [OLB Web page](#).

---

## 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!](#)**



Facebook: [@FiscalService](#)  
Twitter: [@FiscalService](#)  
YouTube: [Fiscal Service](#)



BUREAU OF THE FISCAL SERVICE



## View Administrative Reports: CIR File Status

To view a CIR file status report, complete the following steps:

1. From the **Reports** tab, click **Deposit Processing Reports**. The *View Reports* page appears.
2. Under **Administration Reports**, click **View CIR File Status**. The *View CIR File Status* page appears.



### Application Tip

The Collections Information Repository (CIR) was formerly referred to as Transaction Reporting System (TRS).

3. Under the **Transmission(s) Not Processed** section, click a **Transmission ID** of the CIR transmission details you must view.

Or

Under **the All Transmission(s)** section, click a **Transmission ID** of the CIR transmission details or processing errors you must view.



### Application Tips

- If a **Transmission ID** with Federal Reserve Bank (FRB) CL CA\$HLINK Type is selected, the *CIR Transmission Status (FRB)* report appears in a new window.
- If a **Transmission ID** with CLII CA\$HLINK Type is selected, the *CIR Transmission Status (FI)* report appears in a new window.
- There are two sections on the *View CIR File Transmission Status* page. The **Transmission(s) Not Processed** section displays report files that have not been successfully processed by CIR.
- The **All Transmission(s)** section displays all deposit report files regardless of transmission status or success.

4. The *View CIR Transmission Status* preview page appears.

Under Export as, you have the following options:

- Select **PDF**, **Excel** or **Word** format
- Click **Download**

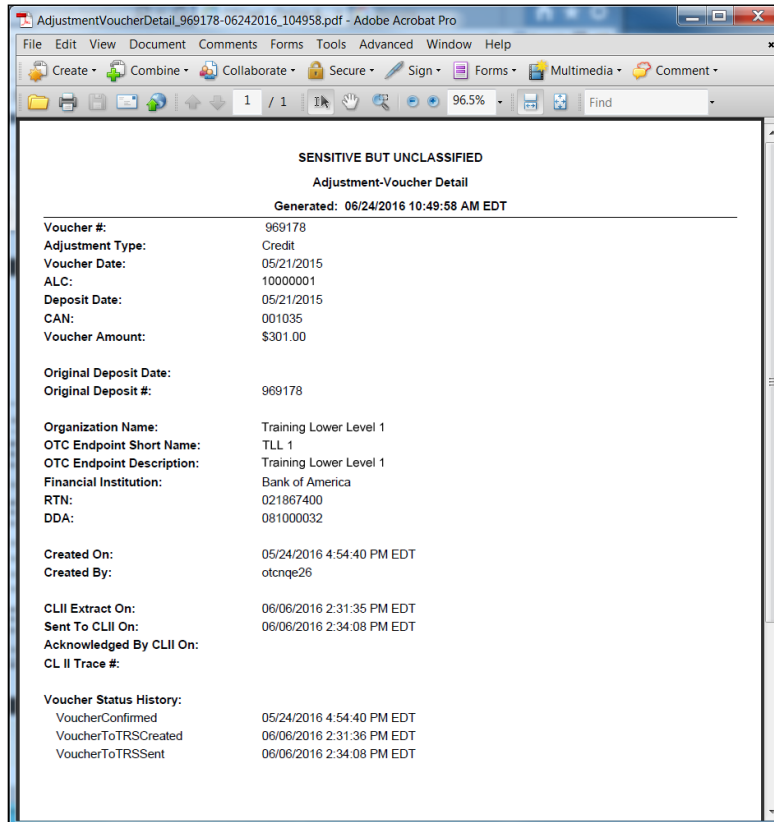
Or

- **Print PDF Report**

5. For further debit or adjustment voucher details, click the **Voucher #** hyperlink. The *Deposit or Adjustment Voucher Detail* report appears.

6. Click **Open**, **Save** or **Cancel**.
7. The *DepositVoucherDetail\_XXX.pdf* or *AdjustmentVoucherDetail\_ XXXX.pdf* report appears as shown in Figure 1.

**Figure 1: Adjustment-Voucher Detail PDF**



### Additional Buttons

- Click **Open** the PDF is displayed.
- Click **Save** choose the location where to save the file.
- Click **Cancel** to return to the *View CIR File Status* preview page.
- Click **Previous** to return to the previous page.