



OTCnetSM

DEPOSITS MADE SIMPLE

BUREAU OF THE FISCAL SERVICE

OTC Kiosk Initiative

An Overview

JULY 2020

Which Kiosk is Right for Your Agency?

What are the OTC Kiosk initiatives?

The OTC Kiosk Tablet and Self-Service Kiosk are additional service offerings in the Over-the-Counter Channel program (OTCnet) to enhance agency collections. Below is an overview of the kiosk service features:

	Cash	Checks	Debit/Credit Cards	Customizable	Outdoor Locations	Reporting in OTCnet
OTC Kiosk Tablet		✓	✓			✓
Self-Service Kiosk	✓	✓	✓	✓	✓	✓

How does my Agency Benefit?

The OTC Kiosk Tablet and Self-Service Kiosk provide agencies with the ability to streamline over-the-counter services by minimizing long lines at the counter and maximizing collection opportunities in remote locations. All collected payments and deposits will be synched to the existing OTCnet reporting functionality for ease of reference and agency accounting.

How Does My Agency Participate?

Contact the OTCnet Team to get started with either the Kiosk Tablet or the Self-Service Kiosk.

OTC Kiosk Tablet and Self-Service Kiosk Features

OTC Kiosk Tablet

Depending on your agency needs, the OTC Kiosk Tablet consists of a Microsoft Surface Pro Tablet, stand, RDM Check Scanner (for Check Processing), Verifone MX 925 Card Terminal (for Card Processing), and a Receipt Printer.

OTC Kiosk Tablet Features List

- ✓ Touchscreen interface
- ✓ WIFI enabled
- ✓ Utilizes OTCnet application via Tablet
- ✓ Accessibility options
- ✓ Lock-Down Mode



Self-Service Kiosk

Depending on your agency needs, the Self-Service Kiosk may include a standing kiosk, payment acceptor, printer, and software.

Potential Self-Service Kiosk Features List¹

- ✓ Vendor Software
- ✓ Secure Enclosure
- ✓ Credit/ Debit Card readers (EMV)
- ✓ Check Scanner
- ✓ Cash Acceptor/Dispenser
- ✓ NFC Reader
- ✓ Thermal Printer
- ✓ Touch Monitor
- ✓ Bar Code Reader
- ✓ WIFI
- ✓ Speakers
- ✓ Customized Agency branding
- ✓ Interface to OTCnet and Agency Systems²
- ✓ Multilingual options
- ✓ Remote Monitoring
- ✓ Operations and Maintenance



¹ Finalized Self-Service Kiosk features will be dependent on the kiosk hardware vendor selected.

² Interface to Treasury collection channels is customizable based on Agency systems and business needs.

Self-Service Payments on the OTC Kiosk Tablet

Self-service payments on the OTC Kiosk Tablet are simple, quick, and user-friendly, offering a seamless experience for your customers.

OTC Kiosk



CLB ON

Welcome To The OTC Kiosk

To make your payment, please select a payment option below:

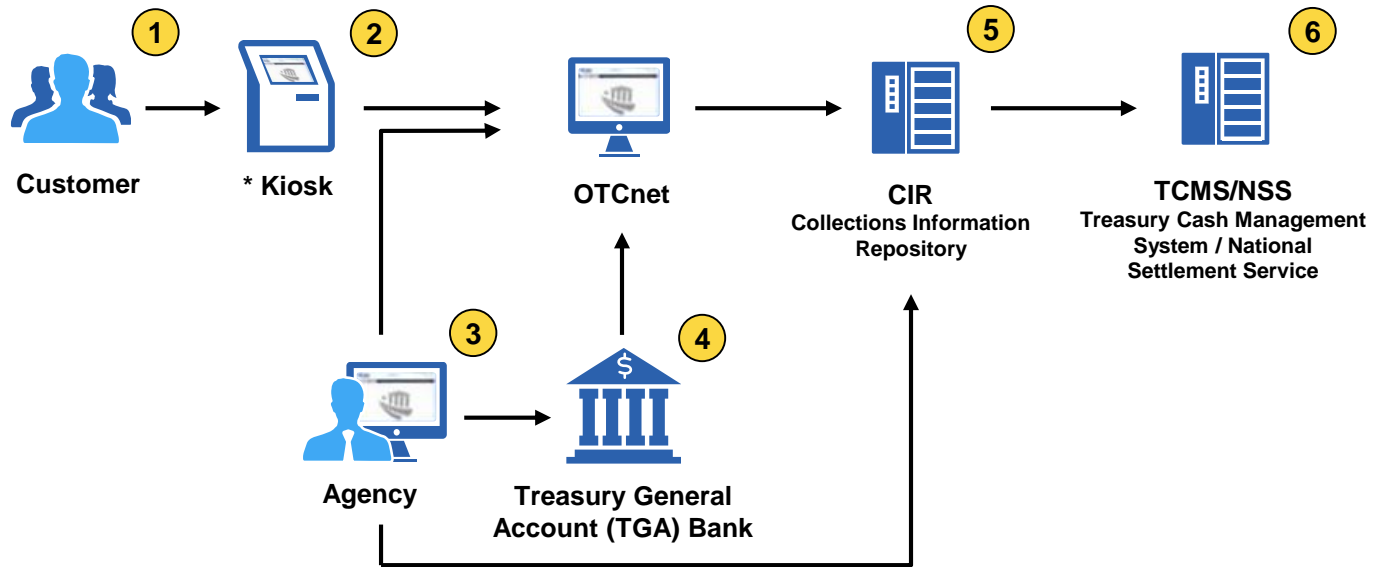
Pay by Check



Pay by Credit/Debit Card



Self-Service Kiosk and Kiosk Tablet: Deposit Processing Flow

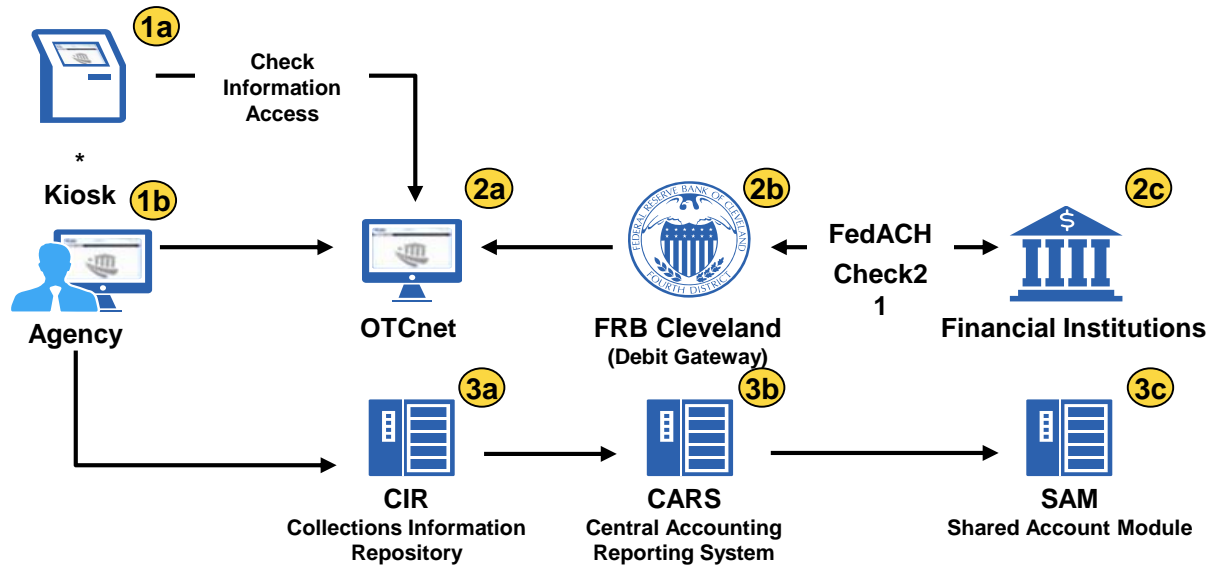


* The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet.

- 1 The customer (kiosk user) makes US cash payments using the kiosk.
- 2 The kiosk sends the deposit information to OTCnet with draft status. OTCnet creates a deposit voucher for the kiosk's cash payment transactions with accounting code information.
- 3 The Agency logs in to OTCnet to classify, approve and submit the voucher to the agency's Financial Institutions (FIs) and can view the Deposit Processing report. The cash goes to the bank. The Agency can also access Collections Information Repository (CIR) to retrieve deposit information.
- 4 The Treasury General Account (TGA) Bank verifies and confirms the deposit in OTCnet.
- 5 CIR receives commercial deposit information from OTCnet for reconciliation and transmits to Treasury Cash Management System (TCMS) for cash concentration purposes.
- 6 TCMS receives the commercial deposit data from CIR and initiates the cash concentration activity via the National Settlement Service (NSS).

Note: The workflow shown above is notional and may be modified as it is dependent on the vendor that is selected.

Self-Service Kiosk and Kiosk Tablet: Check Payment Workflow

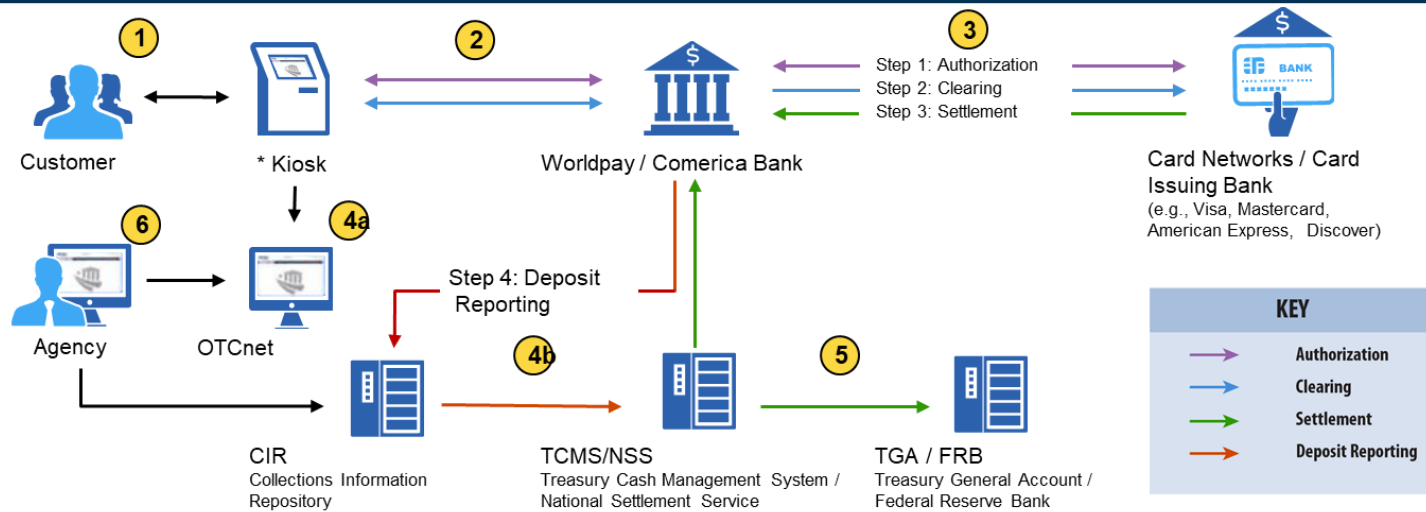


* The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet..

- 1a** The kiosk captures the image of the front and back of each check. The kiosk image is stored on the kiosk server. The images will be uploaded to the OTCnet server on a scheduled basis.
- 1b** The Agency accesses OTCnet for Check Processing reports. The agency can also access Collections Information Repository (CIR) to retrieve deposit information.
- 2a** The captured image of the check is stored for seven years in OTCnet. You can search the check images as well as the check capture and transaction date throughout the Check Image and Research Archive (CIRA) Query feature within OTCnet.
- 2b** OTCnet sends the captured check data to Debit Gateway at the Federal Reserve Bank Cleveland (FRB-C). FRB-C/Debit Gateway sends the data and settles to the appropriate Financial Institutions (FIs) either through FedACH or Check 21 where the check was written.
- 2c** The Financial Institution (FI) where the check was written shows the account was debited.
- 3a** OTCnet sends summary as well as detailed information to CIR for the agency.
- 3b** CIR sends accounting entries with Classification Keys (C-Keys) to Central Accounting Reporting System (CARS).
- 3c** CARS invokes Shared Account Module (SAM) to either validate, translate, or default the Treasury Account Symbol/Business Event Type Code (TAS/BETC) based on the accounting information received on the transaction.

Note: The workflow shown above is notional and may be modified as it is dependent on the vendor that is selected.

Self-Service Kiosk and Kiosk Tablet: Card Processing Workflow



* The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet.

- 1** The customer pays with a credit, debit or gift card (Visa, Mastercard, American Express or Discover) at an agency workstation. The customer authorizes the amount to be charged to his/her account.
 - 2** The kiosk sends transaction data to Worldpay for authorization.
 - 3** Worldpay processes the payment in four steps:
Step 1 - Authorization (Real Time)
 Worldpay sends the transaction data over to the card networks (Visa, Mastercard, American Express and Discover). The card issuer determines if funding is available or not and returns authorization back through the card networks to Worldpay.
Step 2 - Clearing
 Funds in the daily transaction batch are cleared from Worldpay to Comerica Bank. The processing cut off for credit card payments is 4:30 AM and 2:00 AM for debit card payments.
Step 3 - Settlement
 The card issuer sends the settlement money back to Worldpay via the card networks once the payments have been authorized and cleared. The timing varies by credit/debit network for when the settlement money is sent back to Worldpay.
Step 4 - Deposit Reporting
 If the payment is approved, Worldpay sends deposit voucher transaction data to Collections Information Repository (CIR) via the Worldpay flat file the following morning between 4:00 AM - 6:00 AM.
 - 4a** The kiosk sends the card transaction data to OTCnet via the card webservice.
 - 4b** CIR sends the voucher information to Treasury Cash Management System (TCMS) via National Settlement Service (NSS).
 - 5** NSS transfers funds to the Treasury General Account (TGA) / Federal Reserve Bank (FRB) and reconciles with Worldpay / Comerica Bank.
 - 6** The Agency accesses OTCnet for the Card Processing report. The Agency can also access CIR to retrieve deposit information.
- Note: The workflow shown above is notional and may be modified as it is dependent on the vendor that is selected.*

Getting Started Process

To get started with either Kiosk initiative, contact the OTCnet Deployment Team and follow the below onboarding steps:

1 Determine what are your options

- The OTCnet Team will work with your team to understand business requirements and provide an overview and demonstration of the Kiosk Tablet, as well as provide recommendations on Self-Service Kiosk hardware features

2 Onboarding process

OTC Kiosk Tablet

- Purchase the hardware

If you have an OTC Self-Service Kiosk purchased and ready to go

- Integrate the OTC Kiosk WebService

If you do not have an OTC Self-Service Kiosk

- Review any technical requirements related to the Client Web Spec resource and purchase hardware per your agency's internal procurement process

3 Let's get set up!

- Once the hardware is purchased by your agency, the OTCnet Team will assist you by working with the vendor on the training and provisioning of users (Self-Service Kiosk) and/or conduct user training (Kiosk Tablet).

Contact Information and Resources

Contact the Deployment Team to speak with a Deployment Specialist for further questions and to begin the onboard process for any of the OTC Kiosk options at the information below:

OTCnet Deployment Team

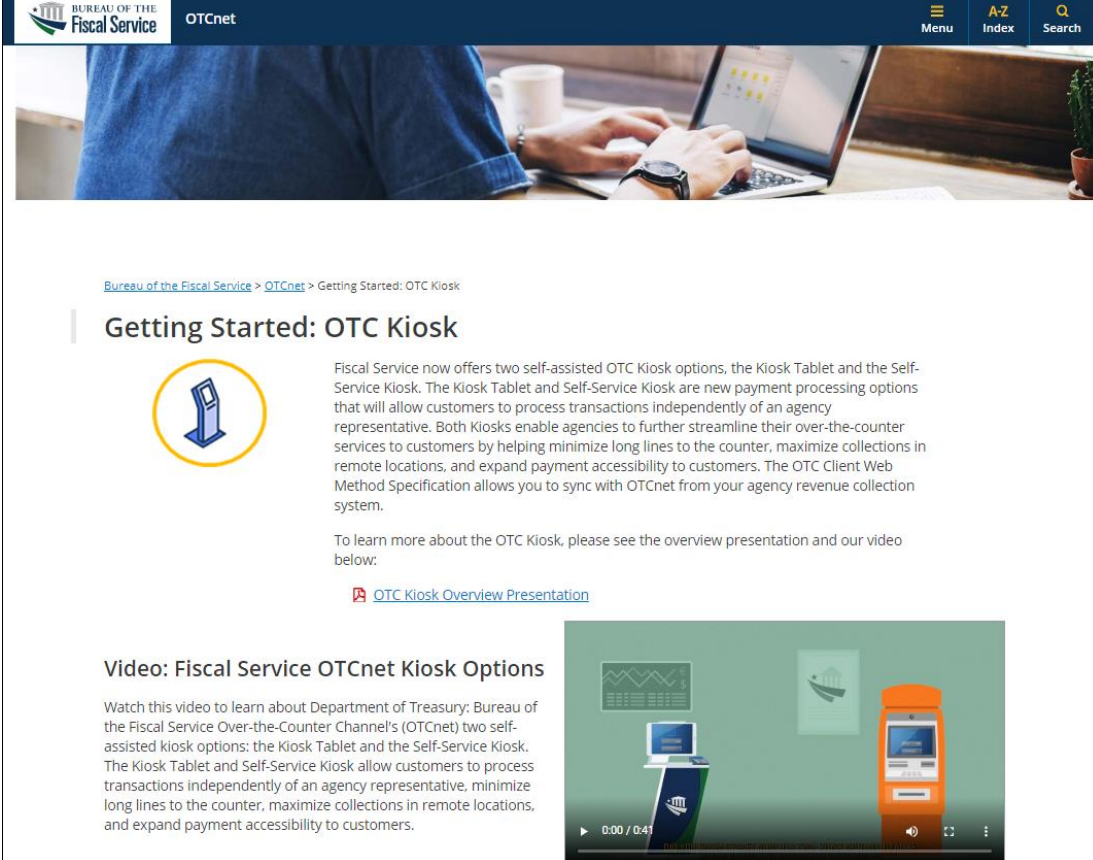
(703) 377 5586

FiscalService.OTCDeployment@citi.com

Resources:

Please visit the Kiosk Informational Webpage at the link below for resources on the OTC Kiosk options and for more information:

<https://fiscal.treasury.gov/otcnet/OTC-kiosk.html>



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Getting Started: OTC Kiosk

Fiscal Service now offers two self-assisted OTC Kiosk options, the Kiosk Tablet and the Self-Service Kiosk. The Kiosk Tablet and Self-Service Kiosk are new payment processing options that will allow customers to process transactions independently of an agency representative. Both Kiosks enable agencies to further streamline their over-the-counter services to customers by helping minimize long lines to the counter, maximize collections in remote locations, and expand payment accessibility to customers. The OTC Client Web Method Specification allows you to sync with OTCnet from your agency revenue collection system.

To learn more about the OTC Kiosk, please see the overview presentation and our video below:

[OTC Kiosk Overview Presentation](#)

Video: Fiscal Service OTCnet Kiosk Options

Watch this video to learn about Department of Treasury; Bureau of the Fiscal Service Over-the-Counter Channel's (OTCnet) two self-assisted kiosk options: the Kiosk Tablet and the Self-Service Kiosk. The Kiosk Tablet and Self-Service Kiosk allow customers to process transactions independently of an agency representative, minimize long lines to the counter, maximize collections in remote locations, and expand payment accessibility to customers.

Q&A

