

DIGITAL TRANSFORMATION



Collections Chronicle

News You Can Use

Revenue
Collections
Management

September 2021



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Reduce Revenue Collection Lockboxes & Increase Digitization

It is more expensive to collect federal payments using lockboxes than through the electronic options that are currently available from the Fiscal Service. The cost of lockbox processing is steadily rising and unsustainable. Paper-based processes require a large labor force and utilize multiple facilities to provide redundancy. Furthermore, we are witnessing the banking industry rapidly transition away from the lockbox business due to risks, expenses, and because paper-intensive ventures are not part of their corporate vision or strategic priorities. The evidence is clear. Change is needed. We owe the American taxpayer our best effort to implement electronic options that are less expensive and more efficient than paper-based processes.

The technological advances transforming the banking industry hold great promise for government and the lockbox program. As a central service provider, Treasury plans to take full advantage of these new technologies by applying them to high-volume financial operations and utilizing common processes of collections, reporting, and administrative operations through standardization, consolidation, and automation.

We have recently performed extensive cashflow research, data analysis, and demographic and segment identification while identifying historical trends and patterns by agency customer. This effort provides the tools and tactics to transition lockboxes to electronic collection options.

A heightened level of focus and cooperation is required from agency customers to eliminate lockboxes and meet taxpayer expectations for a modern, efficient government that is innovating and adopting new technologies.

As a general guideline, the General Lockbox Network (GLN) recommends expanding the use of Pay.gov and adoption of other e-Commerce Solutions such as Online Bill Payment and Mobile. The benefits are convenience, simplicity, an enhanced customer experience, and increased efficiency.

Final Words:

Retire the Lockbox. Replace the manual, costly, paper-based lockbox services with more economical digital solutions offered through the Fiscal Service. Join us and do your part to help transform federal financial management!

For questions about the General Lockbox Network and how to utilize additional electronic collection methods please contact: Agency Relationship Management Division at ARM@fiscal.treasury.gov



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



Well before the COVID-19 Pandemic, Treasury had been working hard to transition agencies to electronic collections. However, the pandemic has heightened the need to move agency collections away from check and cash payments to electronic ones, such as card payments.

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 Treasury General Account 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. Brick and mortar banking centers are rapidly disappearing.

The TGA network is currently undergoing a modernization initiative, focused on changing customer behavior when paying the federal government. Revenue Collections Management has a suite of services that agencies can use to collect payments electronically or eliminate collecting checks or cash all together. Agency customers can pay through the internet with Pay.Gov or use online banking software and pay through online bill payment. Mobile point-of-sale is also available and agencies can even adopt a “No Cash and No Check Policy” to eliminate check or cash payments.

For uninterrupted collections, reach out to your Agency Relationship Manager to explore electronic solutions that will move your agency away from accepting cash or checks and towards electronic payments.

To stay up-to-date on the latest OTCnet news and updates, visit <https://fiscal.treasury.gov/otcnet/> or contact: ARM@fiscal.treasury.gov

Thank you

The CIR Team would like to express our appreciation to our users for the support you provide when you participate in our User Acceptance Testing (UAT) efforts. We couldn't do it without you!

What's next for CIR?

CIR 6.7 Release scheduled for Fall 2021

This release will be an upgrade of the Business Objects web reporting tool to a newer software version so that the system can stay current with the most up-to-date technology and security features. One important change is to the naming structure of files downloaded from Business Objects that impacts all file types including .csv and excel files.

This change may impact ingestion and processing of .csv and excel files into agency downstream applications and modifications may be needed by each agency as a result.

The following identifies the change:

Old file name example – [Voucher_Report_V2](#)

New file name example – [Voucher Report_V2](#)

If you are affected by this change, please ensure that your agency signs up for the User Acceptance Testing (UAT) by selecting the following link:

<https://www.research.net/r/CIR67>

In addition, once Release 6.7 is implemented, CIR will no longer support IE11 and Edge Legacy (Edge HTML) because it is not compatible with the new technology. At that time, Chrome and Edge (Chromium) will become the only web browsers supported by the CIR application.

If you have any questions in reference to the scheduled release or participating in the UAT, please email:

ARM@fiscal.treasury.gov

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Pay.gov Forms Modernization is Underway

An exciting modernization project is underway at Pay.Gov! Upgrades are coming to the Pay.gov collection Forms Service found on www.pay.gov. Pay.gov is updating the underlying technology of the Forms Service and in the process is bringing an enhanced experience to customers making payments to your agency. When citizens pay a program or fee or receive a federal benefit, the transaction should be modern, seamless, and secure – that is, no different than their experience with commercial services. Upgrading forms technologies helps to ensure that Pay.gov can offer services that are on par with similar commercial services from the private sector.

But we need YOU to make this a successful transition! We understand the modernization may have impacted some aspects of the great service you're accustomed to with Pay.gov. We thank you for your understanding, patience, and continued partnership as we move to the new service

What is Happening?

Pay.gov is upgrading the Forms Service infrastructure to better serve our agencies and their customers. The new technology provides enhanced functionality and a modern user interface on your revenue collection forms hosted on Pay.gov.

- Enhanced functionality. On the surface you and your customers will see simple upgrades to the forms interface. Improvements to the interface include modern functions you are accustomed to seeing in electronic forms. These include pop-up calendars for entering dates on forms, improved online messaging to ensure valid data entry, and updated design features.
- A modern user interface. The update to the Forms Service will provide more flexibility for designing and formatting forms. All the forms will dynamically format according to the screen type of your customer. Whether it's a PC, mobile device, or tablet, customers will have a superior experience while completing forms online.
- Improved agency experience. Behind the scenes, the new forms engine brings more stability and enhanced performance to your customers. New forms design tools allow our technicians to develop forms and make changes to existing forms more efficiently so you can get your collections online quickly.

What is the Impact to You?

The good news is that we expect minimal impact to your agency. The transition work is performed on the Pay.gov side by our technical teams. In short, there will be NO disruption to your revenue collections.

Of course, you and your agency staff play a key role in ensuring this transition proceeds as seamlessly as possible. Just a few simple steps are all that is required of you:

1. Look for an email. The Pay.gov team will send communications regarding the transition of your form(s).
2. Test your updated form. The upgrade to our Forms Service necessitates a transition to a new form with enhanced functionality. You may need to update any instructions you provide for your internal teams and agency customers.
3. Prepare for your fixed cutover date. As part of this transition, we set the date that your updated form(s) will be deployed live in production. Our transition team will contact you soon to let you know when this is happening.

Once again, we thank you for your cooperation in this important modernization on Pay.gov! The Pay.gov teams will make every effort to partner with you during this change. Questions can be addressed to: ARM@fiscal.treasury.gov



In the last RCM Newsletter, we introduced you to the Pay.gov Fraud Team (Fraud Warriors). Now, we examine how fraud is thwarted by the Pay.gov Fraud Warriors as agencies increasingly move towards electronic collection methods and how you can join us to become Fraud Warriors and combat fraud together.

How do Fraud Warriors battle fraud within Pay.gov?

Fraud means wrongful or criminal deception intended to result in financial or personal gain. In Pay.gov, fraud can occur in many different forms. Waste and abuse form of fraud is the most prevalent type of fraud in Pay.gov and it can affect both agencies that sell goods or services and those that don't. A few examples of fraud for agencies that sell goods and/or services are:

- Using a stolen card to obtain the goods/services from an agency. The legitimate owner of the card may then dispute the transaction resulting in a chargeback.
- Purchasing goods from an agency and canceling the transaction after receiving the goods.
- Purchasing goods from an agency and requesting a refund with the intent to keep the goods.
- In these cases, the agency could potentially not receive the funds back as well as the goods/services they've provided.

Other examples for agencies that do not provide goods/services are:

- Using stolen accounts, invalid accounts, or prohibited routing transit numbers (i.e. Treasury RTN) to make fraudulent ACH payments, resulting in agencies not receiving the funds and causing operational inefficiencies.
- Attempts at using payment confirmations for nefarious purposes (i.e., to obtain a visa status or purchase goods).
- Using invalid account numbers to submit transactions and attempting to get a refund through another account.
- Using stolen cards to validate accounts, usually in large volumes and low dollar amounts (i.e., \$5.00, or less) within a short period of time.

It is crucial to note that all agencies are vulnerable to fraud, regardless of their business model. Taking proactive actions and putting appropriate controls in place helps deter potential fraud.

Join Us to Combat Fraud

Considering all of the different types of fraud, agencies and the Pay.gov Fraud Team can collaborate to combat this ever-evolving threat. To do that, we encourage agencies to contact us to discuss potential fraud management enhancement opportunities. Agencies have a deeper knowledge and understanding of their businesses than the Pay.gov Fraud Team, and the team can help you establish appropriate controls based on your agency's environment. In the meantime, here are some actions agencies can take:

- **Monitor outliers/abnormalities of transactions.** A few examples include:
 - o Increase in low dollar and large volume transactions from one source (same email address, IP address, and/or user account) that have been declined or returned.
 - o Increase in returned ACH transactions with high-risk return reason codes such as invalid account or non-transaction account.
 - o Multiple user account creations from one source.
 - o Invalid information in the submitted form or transaction.
 - o Combinations of abnormalities listed above or any other information that seems out of place.
- **Request and review** Agency Guide to Fraud Management

Visit <https://qadev.pay.gov/agencydocs/html/security.html> and click "Request a copy of this document by email" next to Agency Guide to Fraud Management.

Say hello to FedRevCollect!



Do you have agents in the field performing collections? Would you like to give your customers more choice of payment method? FedRevCollect is the solution for you!

FedRevCollect is a mobile application which enables your agency to accept payments anywhere, at any time – in the field, in your office, or at a satellite facility.

FedRevCollect can be used to:

- Capture check collections using nothing but a mobile app (Mobile Check Capture)
- Accept card payments, when used with a companion device, converting an agent’s smartphone into a point-of-sale terminal (Mobile Point of Sale)

Why use Mobile Check Capture?

Mobile Check Capture enables your agency to streamline all check and money order collections. Agency users manually enter remittance information in an on-screen form and then capture the check image with their mobile device’s camera (iOS or Android phone/tablet).

Transactions are processed through Treasury’s convenient, simple, and secure collection services to be credited to your agency.

Agencies can retrieve reports and scanned images from Fiscal Service’s Electronic Check Processing system (ECP) or view reports and deposit information from the Collections Information Repository (CIR).

Mobile check deposit allows you to save time by depositing your checks remotely, no matter where you are or what time of day it is. Instead of making a run to the bank, you can simply take a picture of the front and back of the check on your smartphone and make a deposit using the Fed Rev Collect app.

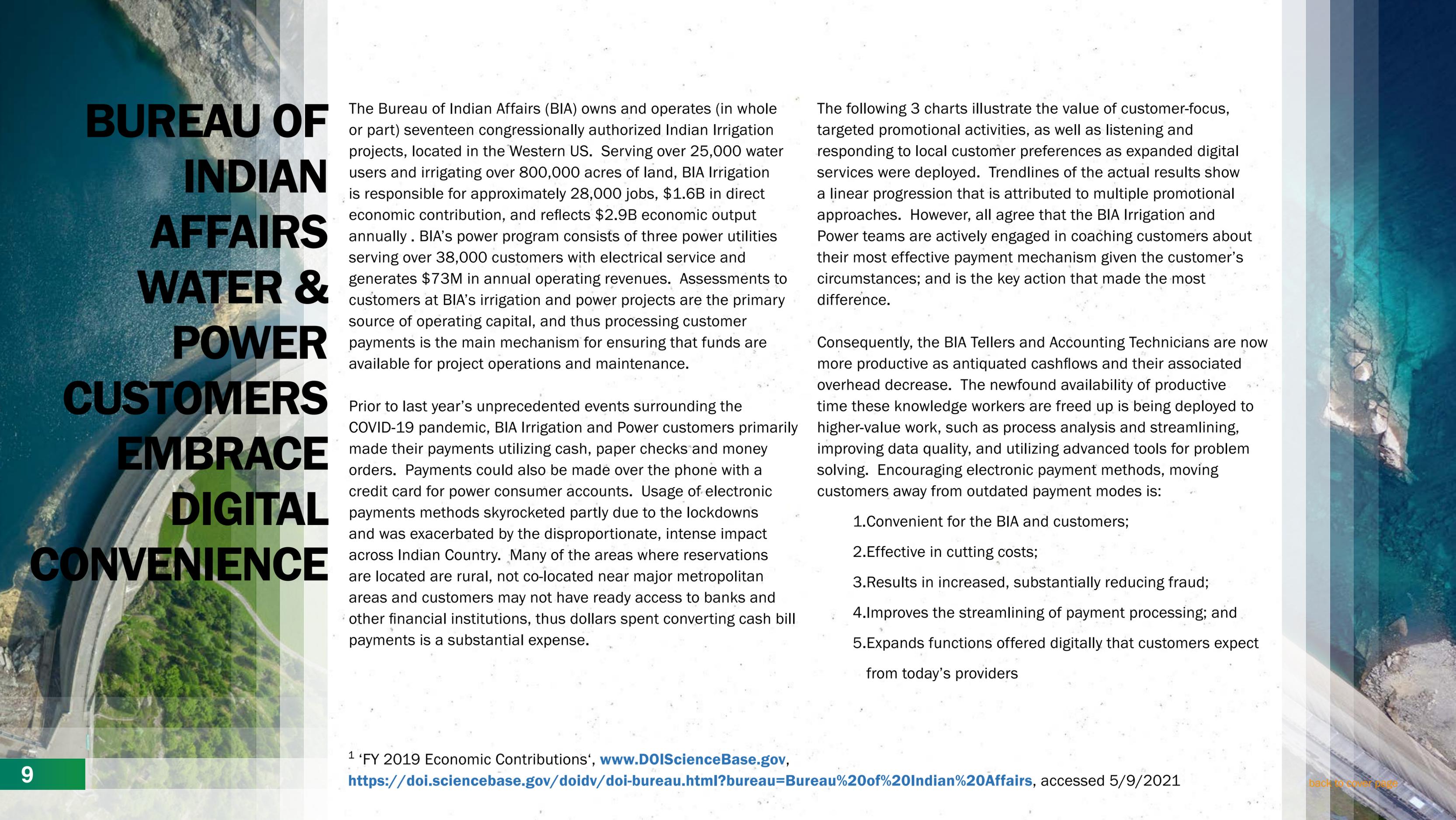
Ready to Learn More?

Join the next Mobile Webinar on September 28th, 2021 for an overview of our available electronic solutions. To register visit:

<https://fiscal.treasury.gov/tranng/>

For questions about FedRevCollect, please contact: Agency Relationship Management Division at ARM@fiscal.treasury.gov

Enhanced Security	<ul style="list-style-type: none"> • Improved customer data confidentiality (PII) • Available to pre-approved agency users only • Faster, on-site processing, decreasing the possibility of lost or stolen checks
Transaction Validation	<ul style="list-style-type: none"> • Custom remittance field validation • Amount verification • Duplicate transaction detection
Simple, one-step check capture	<ul style="list-style-type: none"> • Reduced handling time & cost • Streamlined processing • Enhanced efficiency
Fast processing time	<ul style="list-style-type: none"> • Easy check scanning • Next day settlement
Included in ECP and CIR reports	<ul style="list-style-type: none"> • Data available in ECP & CIR reports on the morning of the next business day, including 215 Deposit Ticket Report



BUREAU OF INDIAN AFFAIRS WATER & POWER CUSTOMERS EMBRACE DIGITAL CONVENIENCE

The Bureau of Indian Affairs (BIA) owns and operates (in whole or part) seventeen congressionally authorized Indian Irrigation projects, located in the Western US. Serving over 25,000 water users and irrigating over 800,000 acres of land, BIA Irrigation is responsible for approximately 28,000 jobs, \$1.6B in direct economic contribution, and reflects \$2.9B economic output annually. BIA's power program consists of three power utilities serving over 38,000 customers with electrical service and generates \$73M in annual operating revenues. Assessments to customers at BIA's irrigation and power projects are the primary source of operating capital, and thus processing customer payments is the main mechanism for ensuring that funds are available for project operations and maintenance.

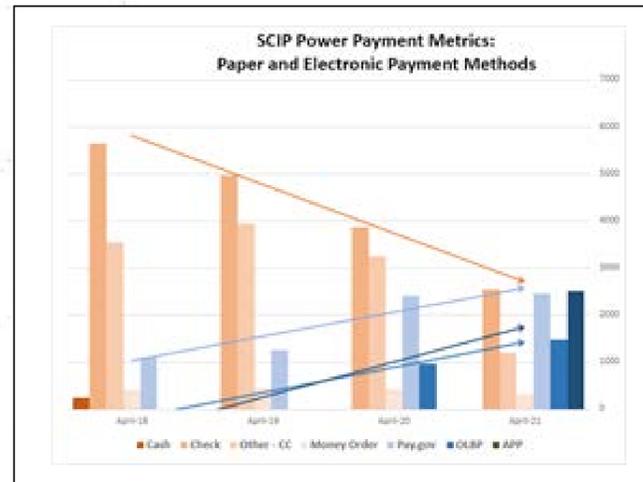
Prior to last year's unprecedented events surrounding the COVID-19 pandemic, BIA Irrigation and Power customers primarily made their payments utilizing cash, paper checks and money orders. Payments could also be made over the phone with a credit card for power consumer accounts. Usage of electronic payments methods skyrocketed partly due to the lockdowns and was exacerbated by the disproportionate, intense impact across Indian Country. Many of the areas where reservations are located are rural, not co-located near major metropolitan areas and customers may not have ready access to banks and other financial institutions, thus dollars spent converting cash bill payments is a substantial expense.

The following 3 charts illustrate the value of customer-focus, targeted promotional activities, as well as listening and responding to local customer preferences as expanded digital services were deployed. Trendlines of the actual results show a linear progression that is attributed to multiple promotional approaches. However, all agree that the BIA Irrigation and Power teams are actively engaged in coaching customers about their most effective payment mechanism given the customer's circumstances; and is the key action that made the most difference.

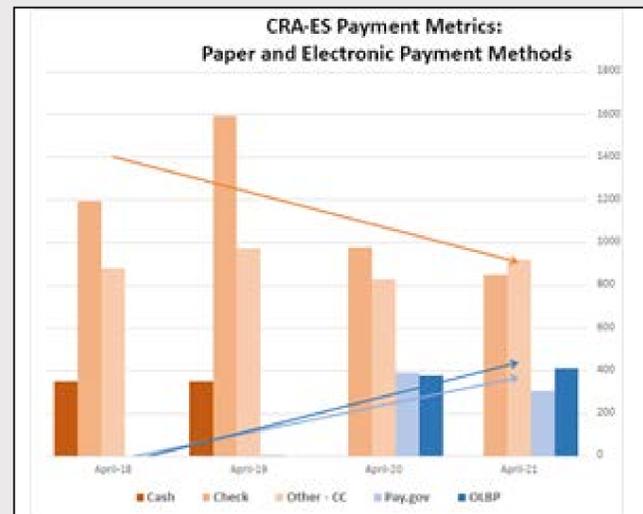
Consequently, the BIA Tellers and Accounting Technicians are now more productive as antiquated cashflows and their associated overhead decrease. The newfound availability of productive time these knowledge workers are freed up is being deployed to higher-value work, such as process analysis and streamlining, improving data quality, and utilizing advanced tools for problem solving. Encouraging electronic payment methods, moving customers away from outdated payment modes is:

1. Convenient for the BIA and customers;
2. Effective in cutting costs;
3. Results in increased, substantially reducing fraud;
4. Improves the streamlining of payment processing; and
5. Expands functions offered digitally that customers expect from today's providers

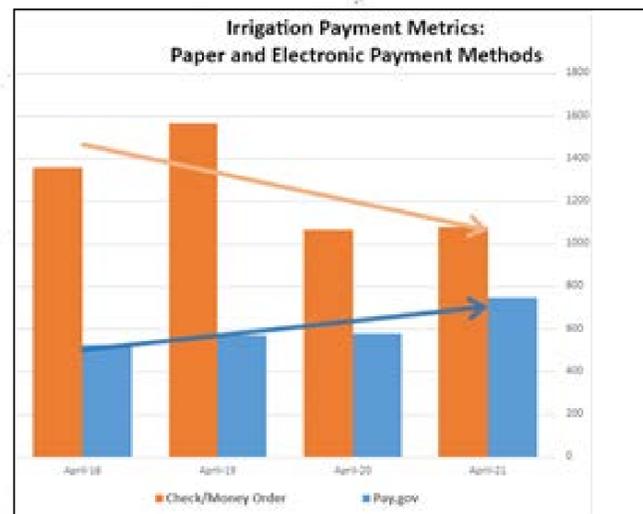
¹ 'FY 2019 Economic Contributions', www.DOIScienceBase.gov, <https://doi.sciencebase.gov/doi/v/doi-bureau.html?bureau=Bureau%20of%20Indian%20Affairs>, accessed 5/9/2021



San Carlos Irrigation Project (SCIP) is a federally owned electric utility located south of Phoenix, AZ that was authorized by Congress in 1924 . Recently, the SCIP staff started by promoting Pay.gov and stopped accepting cash. The introduction of Online Bill Payment accelerated the reduction in paper checks received by the utility. SCIP developed and launched an innovative Automated Pay-by-Phone (APP) solution that utilizes an automated Interactive Voice Response (IVR) to the backend merchant account engine that Treasury sponsors. Deployed in February 2021, APP has already cut incoming call handling resource requirements, and is a huge hit with customers due having no extra overhead cost, available via phone, and is available 24x7x365.



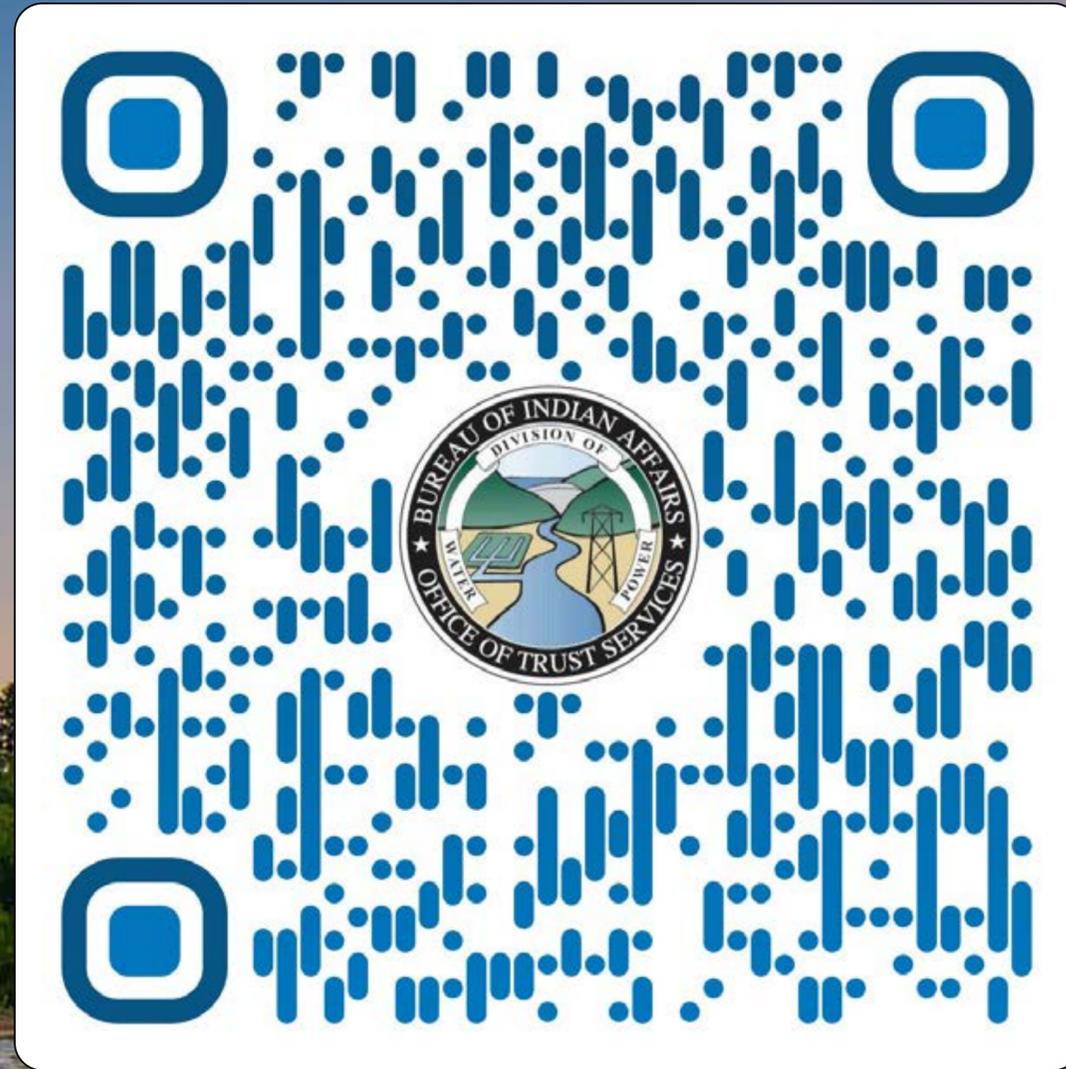
Colorado River Agency – Electrical Services (CRA-ES) is a federally-owned utility that generates sustainable, hydroelectric power from the Colorado River. Customers well adapted when CRA-ES introduced Pay.gov and Online Bill Payment in 2020, despite adopting ceasing the acceptance of cash payments. CRA-ES anticipates deploying SCIP’s APP soon. Online bill payment has quickly risen to become over 16% of their total payment mix, simply as a result of enrolling and getting customers activated in Treasury’s Credit Gateway program. Many of the CRA-ES customers reside out-of-state and were accustomed to checks generated by their bank’s Online Bill Payment (OLBP), having to wait 7 to 10 days for processing and receipt. With the introduction of Credit Gateway, many were delighted to discover that the time for bank processing and receipt of OLBP checks was slashed by 50% and customers did not have to commit funds as far in advance.



BIA Irrigation clearly benefitted from increased emphasis on electronic payments. So impressed with the results, BIA Irrigation has committed to introducing Online Bill Payment and ACH Credit methods. FY21 electronic payments continue to trend positively.

² <https://www.bia.gov/programs-services/power-utilities/scip-power>

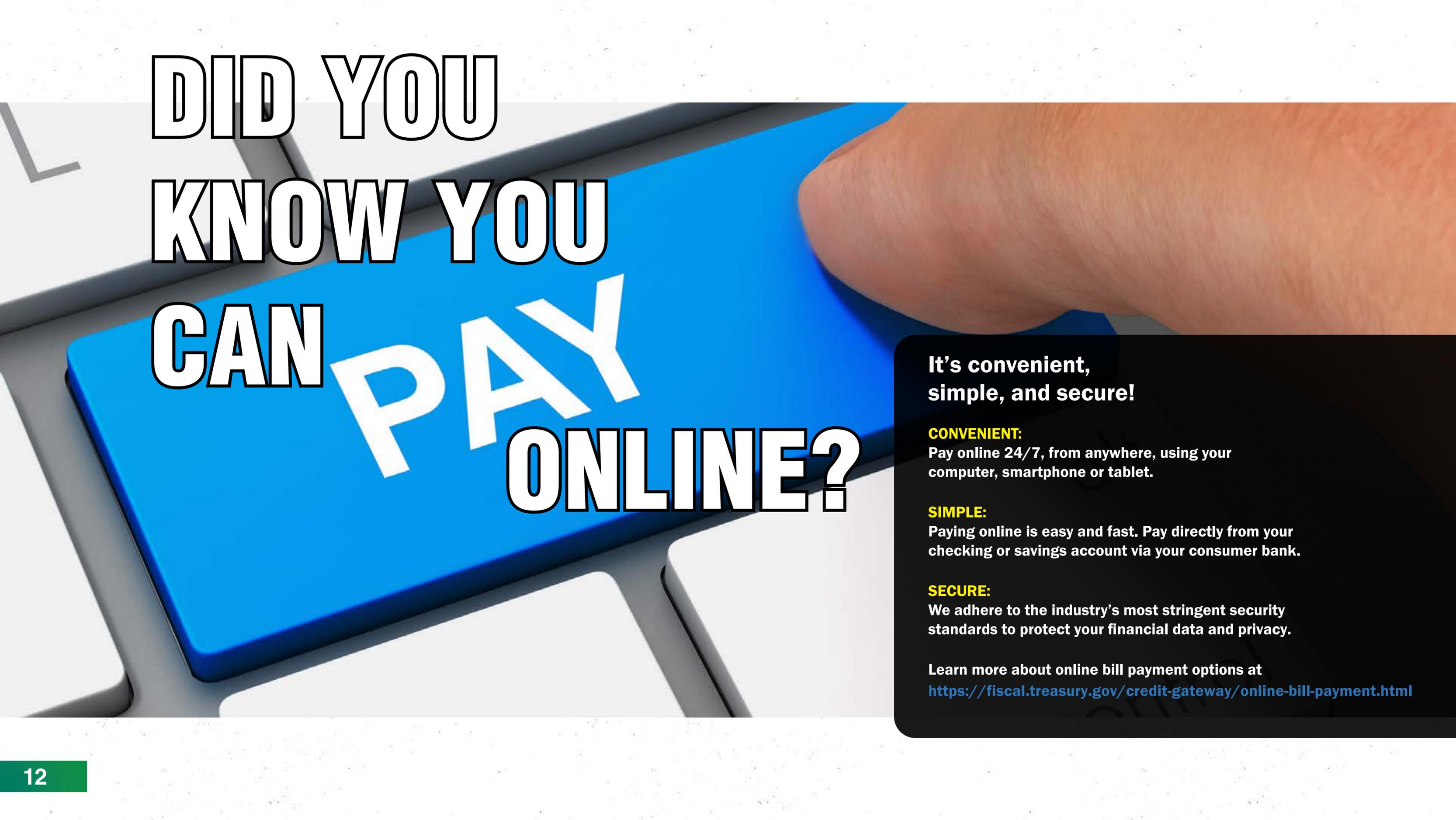
³ <https://www.bia.gov/programs-services/utilities/colorado-river-agency-electrical>



BIA Irrigation utilized eye-catching bill inserts and envelopes, featuring a QR code pointing to a mobile-friendly webpage:

<https://www.bia.gov/service/irrigation>.

Improving customer experience and enabling payment solutions that customers expect from modern utility providers has been instrumental in influencing customer behavior, thereby accomplishing mission goals. As an example, one customer who was concerned about the inability to pay with cash was won over when use of the electronic payment methods were rolled out, and has found that these approaches save time, are more convenient and protect privacy/reduce fraud. Other customers are interacting via BIA's social media @BureauIndAffrs Twitter and Facebook feeds, and there is now a nascent community forming which provides information and services 24x7x365 – whenever customers require them.



DID YOU KNOW YOU CAN PAY ONLINE?

**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>

CENTRALIZED RECEIVABLES SERVICE (CRS)



Who We Are:

Centralized Receivables Service (CRS) Program helps federal agencies manage their accounts receivable – money owed to the agency from individuals, businesses, and states. CRS focuses on collecting current, non-tax, administrative debts prior to delinquency.

CRS's state-of-the-art receivables management service interfaces with the following Treasury revenue collection and debt collection services: Collections Information Repository, Pay.gov and DMS's Cross-Servicing Program. CRS is scalable and can service programs with low-dollar, high-volume or high-dollar low volume, recurring or non-recurring receivables.

Benefits of CRS:

- Compliance with Federal Claims Collection Standards and Treasury laws and guidance
- Transparency regarding improved data quality and visibility in CRS application for agency users
- Increase collections including prompt invoicing, follow-up and access to electronic options
- Synergy by supporting the government-wide all-electronic initiative and the Federal Chief Information Officers "Shared First" approach to cutting waste and duplication access to Federal IT
- Reduced costs by standardizing services for efficiencies of scale
- Business process modeling to assist with mapping an agency's pre-CRS process, later identifying areas of efficiency and compliance

What CRS Offers:

CRS services receivables from the point at which they are established in CRS by the agency until they are paid, referred to Treasury's Cross-Servicing program for

centralized debt collection services, or otherwise resolved. CRS delivers the above-mentioned benefits through a number of features along the receivables lifecycle process:

- Configurable parameters allow agencies to define servicing business rules such as payment options
- New receivables are entered via the online portal or batch file transfer. Agencies have online access to the CRS application via the Internet to view case activity and generate reports
- CRS generates and mails invoices, related documents and delinquency notices as needed
- CRS handles all returned mail and inbound and outbound phone calls
- CRS accrues late payment interest and penalties, calls debtors, resolves issues and processes electronic payment over the phone
- CRS transfers eligible delinquent debt to the Treasury's Cross-Servicing program for collection
- CRS can set up and service payment arrangement plans with debtors

How to Join CRS?

- An agency completes a short CRS questionnaire to determine if the agency or receivables program is a good fit for CRS. CRS agency liaisons will then work with the agency to configure program requirements, develop invoices, plan for go-live, coordinate testing and train users.

For More Information, visit:

<https://www.fiscal.treasury.gov/crs>

To schedule an overview, contact your Agency Relationship Manager at ARM@fiscal.treasury.gov.

Switch to an All-in-One Solution with OTCnet

OTCnet helps agencies maintain their digital edge by providing an all-in-one-system that can be installed across workstations designed for the digital financial experience. We understand the need for tools that can support change and innovation while still ensuring access to the benefits that we traditionally provide.

Customize Your Collections with Self-Service Kiosk

The new emphasis on reduced face-to-face contact and adaptable solutions aligns with the OTCnet self-service kiosk—a fully customizable option that is perfect for any situation. With the self-service, agencies enjoy the benefits of minimized lines at the counter, greater payment accessibility in remote locations, and no-check, no-cash options. Additionally, the self-service kiosk is customizable, including the following collection options and more!

- Tap, swipe, or chip-insert debit, credit, and gift cards
- Deposit cash and coins of any currency
- Scan checks, including personal and business checks

Let OTCnet help you navigate your agency's next steps towards a No Cash and No Check environment! For agencies looking to transition away from cash, the self-service kiosk can be adapted to suite your cashless needs.

Moving Forward with OTCnet

As part of our continuous efforts to help agencies ease back into in-person interactions, the Moving Forward Webinar series is designed to provide modern solutions, delivering timely resources, services, and expertise. Our webinar introduces our safe, contact-free payment options for customers interested using debit, credit, or gift card—all you have to do is tap and pay! Join us for the webinar series that will only run until late November. Register today through the [OTCnet Training Opportunities site!](#)

Payment Methods and Features	Card Processing	Check Processing	Deposit Processing	Kiosk Tablet	Self-Service Kiosk
Credit, Debit, and Gift Card	•			•	•
Domestic Checks		•		•	•
Foreign Checks			•		•
Foreign Currency			•		•
U.S. Currency			•		•
Customizable*	*	*	*	•	•
Customer Present Payment	•	•	•	•	•
Customer Not-Present Payment		•			
Customer Self-Checkout				•	•
Downloadable Reports	•	•	•	•	•
Indoor Installation	•	•	•	•	•
Outdoor Installation					•
Printable Receipts	•	•	•	•	•

*All solutions have customizable settings; the self-service kiosk and kiosk tablet are custom-designable to mix-and-match the payment types available to customers

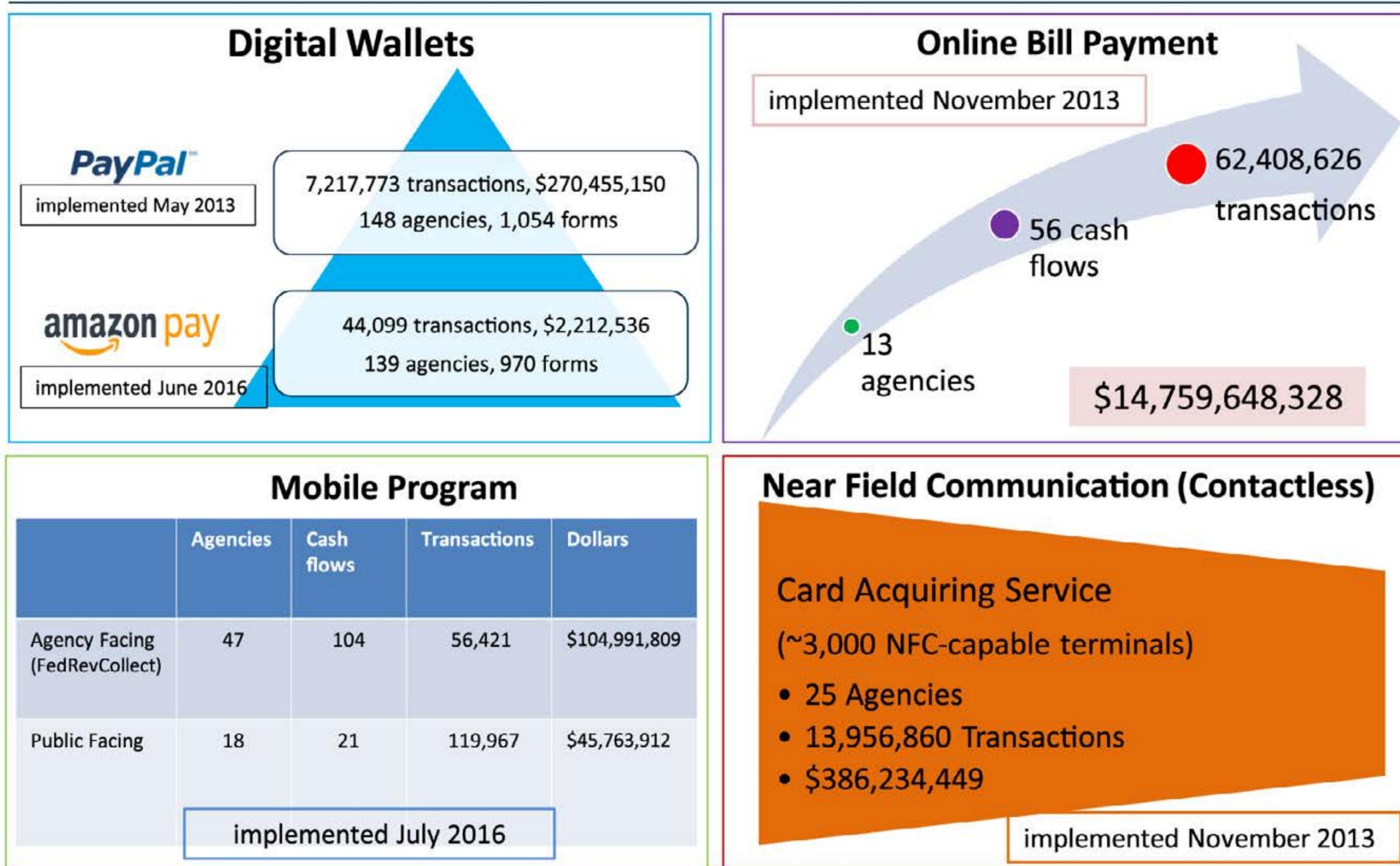
Choose your Next Collection Solution

We know that choosing a payment method can be tricky to navigate. OTCnet presents a sleek matrix to provide agencies with our latest solutions at-a-glance.

For more information please contact:

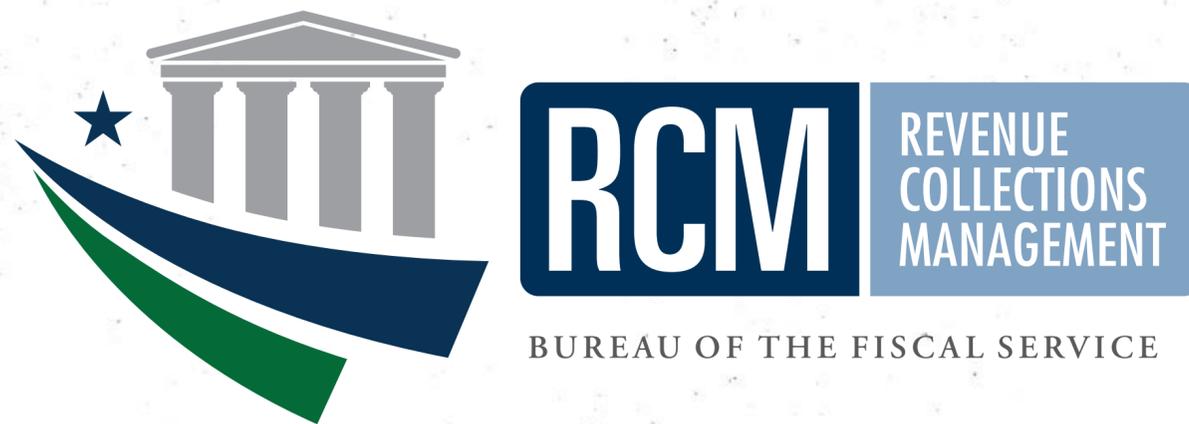
ARM@fiscsal.treasury.gov

eCommerce At-A-Glance – August 2021



RCM Program Release Schedule

Release	Scope	Date
21.03	Pay.gov/Mobile User experience updates. Continue Public App/Mobile Web/SDK strategy	11/4/2021
3.7 (DME)	OTCnet Release 3.7 will implement the Operational Dashboard Minimum Valuable Product (MVP), and address any critical defects or enhancements	12/11/2021
6.7	CIR Business Object upgrade	10/16/2021
5.0	ECP Phase 1 of CAIA integration	1/9/2022



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 mailbox:

ARM@fiscal.treasury.gov

For a complete listing of Revenue Collections Management programs and services, please click **[HERE!](#)**



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