

Treasury Offset Program Debt Check Data Source

Do Not Pay Portal Quick Reference Card

Frequently Asked Questions

What is TOP Debt Check?

Treasury Offset Program (TOP) Debt Check is a data extract or subset of data contained in the TOP delinquent debtor database. It is created for the Do Not Pay (DNP) system to assist agencies with fulfilling their obligation to deny federal loans, loan insurance and loan guarantees to those delinquent on federal nontax debts and child support obligations (if allowed by agency statute and regulations).

Why do I need TOP Debt Check?

TOP Debt Check is relevant to your program and should be used in accordance with existing legal restrictions if:

1. You will be debaring the debtor/payee from receiving any federal benefit, privilege or license or taking other adverse actions.
2. You will be taking any action to assist in the collection of debt.
3. You will be using the information to audit a program where paying a delinquent debtor was prohibited, in order to determine if your agency or the entity you are auditing made improper payments.
4. You have any further proposed use of TOP Debt Check, which will further debt collection or the prevention, identification, or recoupment of improper payments.

How do I access TOP Debt Check?

Enrolling into the DNP Portal is the only way to access TOP Debt Check information.

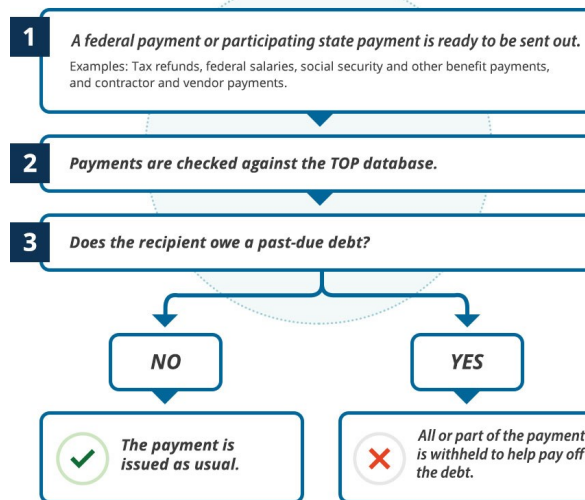
How do I gain access to TOP Debt Check through the DNP Portal?

To initiate the enrollment process, send an e-mail to FPFIoutreach@fiscal.treasury.gov.

How frequently is Debt Check updated within the DNP Portal?

Updates in the DNP Portal occur on a weekly basis.

TOP Process Overview



How does the TOP work?

- If an individual or business (debtor) owes delinquent debt to a government agency, that agency sends information about the debt to the TOP database
- Before the debtor receives a federal or state payment, the database is searched to see if a delinquent debt is owed
- If a delinquent debt is in the TOP database, the TOP will offset (reduce or withhold) the federal or state payment to pay the debt
- When the payment is taken, a letter will be sent to the debtor/payee regarding the action

Any remaining portion of the payment (after paying the debt) is disbursed to the payee

When is a debt sent to Treasury?

In most cases, debtor information is submitted to Treasury if the debt is more than 120 days delinquent. The agency is also required to send a due process notice 60 days prior to referring the debt to TOP. The federal agency must certify that the debt is valid and legally enforceable.

What type of federal payments may be eligible for offset (the reduction or withholding of a payment)?

Depending on the type of debt owed, the following may be eligible for offset or levy:

- Tax refunds
- Wages, including military pay
- Retirement, including military retirement pay
- Contractor / vendor payments
- Travel advances and reimbursements
- Certain federal benefit payments, including Social Security benefits (other than Supplemental Security Income), Railroad Retirement benefits (other than tier 2), and Black Lung (part B benefits)
- Other federal payments that are not exempt by law or by action of the Secretary of the Treasury

How To Fix Incorrect Data

Fraud Prevention and Financial Integrity (FPFI) does not own the data that appears within TOP and is unable to update its content. Contact TOP for data inquiries or disputes.

TOP cannot make arrangements for you to pay off your debt, discuss your debt with you or refund your money. The TOP Interactive Voice Response (IVR) system on [800-304-3107](tel:800-304-3107) can tell you who to call.

Hearing impaired customers may use the Federal Relay Service by dialing [800-877-8339](tel:800-877-8339) to reach a Communications Assistant (CA) who will dial the toll free number.

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



Will I Need A CMA?

What is a CMA?

A Computer Matching Agreement (CMA) is a written agreement that outlines conditions, safeguards, and procedures that an agency agrees to disclose data by computerized comparison of two or more automated Systems of Records (SORs).

Is a CMA required to use Debt Check?

A CMA is required for agencies submitting batch files. Online Search (non-batch query) does not require a CMA, but requires a Memorandum of Understanding.

How do I begin the CMA Process?

Contact your Agency Lead or Agency Specialist for more information or email

FPIoutreach@fiscal.treasury.gov.

Did You Know?

- A creditor agency will suspend collection if the debt is subject to a bankruptcy stay or if other reasons justify suspension
- A creditor agency will terminate collection of a debt if it is paid in full, compromised, discharged, or if other reasons justify termination

Important Links

Debt Check FAQs

<https://fiscal.treasury.gov/top/faqs-for-the-public.html>

Data Correction Contacts

<https://fiscal.treasury.gov/dnp/privacy-program.html#data-correction-process>

FAQs

<https://fiscal.treasury.gov/dnp/faqs.html>

FPI/DNP Contact

FPIoutreach@fiscal.treasury.gov

Data Elements Returned in the DNP Portal

When a match occurs, the search criteria along with the corresponding Debt Check data elements will be returned through the search method utilized within the DNP Portal.

Data Element	Description
Name	First, middle and last name of debtor (may also be a business name).
SSN/EIN/TIN	Social Security Number / Employer Identification Number / Taxpayer Identification Number.
Delinquent Debt Date	Date of delinquency for a specific record.
Debtor Information	
Debt Number	Agency debt number or Agency Account Number— the unique account number used to identify the debt account owed by an individual or business to the creditor agency.
Debt Type	Type of debt assigned by TOP— either federal nontax debts, or child support debts.
Debt Type Description	Text description of the debt type.
Individual/Business Indicator	An identifier that classifies the debtor as either an individual ("I") or business ("B").
Address 1	First address line of debtor's residence/location.
Address 2	Second address line of debtor's residence/location.
City	City of debtor's residence/location.
State	State of debtor's residence/location.
Zip	Zip code of debtor's residence/location.
Country	Country of debtor's residence/location.
Debt Agency Information	
Site Name	Creditor agency (origin of debt)
Site Contact Name	Main contact at creditor agency.
Address 1	First address line of creditor agency.
Address 2	Second address line of creditor agency.
City	City of creditor agency.
State	State of creditor agency.
Zip	Zip code of creditor agency.
Phone Number	Phone number of creditor agency.
Phone Extension	Phone number extension of creditor agency.
State Collection Phone Number	Respective state collection office phone number of creditor agency.
State Collection Phone Extension	Respective state collection office phone number extension of creditor agency.
National Phone Number	Respective national collection office phone number of creditor agency.
National Phone Extension	Respective national collection office phone number extension of creditor agency.

Creditor Agency

Any federal agency that is owed a claim or debt that seeks to collect that claim or debt through offset of federal payments.

Payment Agency

Any agency that transmits a payment request, in the form of certified payment vouchers or other similar forms, to a disbursing official for disbursement.

