Frequently Asked Questions

What is Debt Check?
Debt Check is a data extract or subset of data contained in the TOP delinquent debtor database. It is created for the 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 Debt Check?
Debt Check is relevant to your program and should be used in accordance with existing legal restrictions if:
1. You will be debarring 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 Debt Check, which will further debt collection or the prevention, identification, or recoupment of improper payments.

How do I access Debt Check?
Enrolling in and onboarding to DNP is the only way to access Debt Check information.

How do I gain access to Debt Check through DNP?
To initiate the DNP enrollment process, send an e-mail to donotpay@stls.frb.org or contact 1-855-837-4391.

How frequently is Debt Check updated within DNP?
Updates in DNP 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.

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
If a debtor wants to correct the information in TOP, the phone number below may provide the contact information for the creditor agency to resolve the debt.

The debtor will need to contact the creditor agency in order to correct the data.

Treasury Offset Program,
Bureau of the Fiscal Service
U.S. Department of the Treasury
Phone: (800) 304-3107
TDD Number: (866) 297-0517

DNP compiled the content of this Quick Reference Card to provide answers to frequently asked questions related to TOP Debt Check. Content was found through research of the data source website, Federal Acquisition Regulation (FAR), and Office of Management and Budget (OMB) Memorandum M-13-20. DNP does not own the content listed within this data source.
## 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.

<table>
<thead>
<tr>
<th>Data Element</th>
<th>Description</th>
<th>Summary</th>
<th>Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debtor Name</td>
<td>First, middle and last name of debtor (may also be a business name)</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Debtor TIN</td>
<td>Taxpayer Identification Number (SSN for individual, EIN for business or entity) of debtor</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Individual/Business Indicator</td>
<td>An identifier that classifies the debtor as either an individual (“I”) or business (“B”)</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debtor Street Address</td>
<td>Street address of debtor’s residence/location</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debtor City</td>
<td>City of debtor’s residence/location</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debtor State</td>
<td>State of debtor’s residence/location</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debtor ZIP</td>
<td>Zip code of debtor’s residence/location</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debtor Country</td>
<td>Country of debtor’s residence/location</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debt Number</td>
<td>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</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Date of Delinquent Debt</td>
<td>Date of delinquency for a specific record</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debt Type</td>
<td>Type of debt assigned by TOP — either federal nontax debts, or child support debts</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debt Agency Site Name</td>
<td>Creditor agency (origin of debt)</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debt Agency Site Contact Name</td>
<td>Main contact at creditor agency</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debt Agency Site Address</td>
<td>Street address of creditor agency</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debt Agency Site City</td>
<td>City of creditor agency</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debt Agency Site ZIP</td>
<td>Zip code of creditor agency</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debt Agency Phone Number</td>
<td>Phone number of creditor agency</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debt Agency Phone Extension</td>
<td>Phone number extension of creditor agency</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debt Agency State Collection Phone Number</td>
<td>Respective state collection office phone number of creditor agency</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debt Agency State Phone Extension</td>
<td>Respective state collection office phone number extension of creditor agency</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debt Agency National Phone Number</td>
<td>Respective national collection office phone number of creditor agency</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Debt Agency National Phone Extension</td>
<td>Respective national collection office phone number extension of creditor agency</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

### Important Links

**Debt Check**
- [Frequently Asked Questions](https://fiscal.treasury.gov/fsservices/gov/debtColl/faqs/debt_questions_top_pub.htm)

**DNP**
- [Data Correction Contacts](https://fiscal.treasury.gov/dnp/privacy-program.html#data-correction-process)
- [FAQs](https://fiscal.treasury.gov/dnp/faqs.html)

---

**Will I Need A CMA?**

**What is a CMA?**
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. Single Online Search (non-batch query) does not require a CMA, but requires a Memorandum of Understanding.

**How do I begin the CMA Process?**
Contact the DNP Support Center at donotpay@stls.frb.org or 1-855-837-4391.

---

**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

---

**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.