

## Financial Agent Programs

The Bureau of the Fiscal Service engages commercial banks to provide services for the federal government. Financial agent programs collect over \$4.2 trillion in revenue, support payments programs government-wide and at embassies and military bases internationally, collect receivables for federal agencies, and provide a retirement savings account for the public. Financial agent programs support paper checks, electronic checks, ACH, wires, credit and debit cards, stored value cards, emerging payment technologies, and financial data management.

PROGRAM	PROGRAM DESCRIPTION	FINANCIAL AGENT	FY 2019
Card Acquiring Service (CAS)	CAS allows federal agencies to accept credit, debit, and other payment card transactions that originate at the point of sale or through Pay.gov via the telephone, the internet, or a lockbox.	<b>Total</b>	<b>\$214,106,690</b>
		<i>Comerica</i>	\$214,106,690
Centralized Receivables Service (CRS)	CRS provides a service to federal agencies to manage and collect current, non-tax receivables.	<b>Total</b>	<b>\$8,045,737</b>
		<i>US Bank</i>	\$8,045,737
Credit Gateway	Credit Gateway settles ACH credit and Fedwire revenue collections transactions.	<b>Total</b>	<b>\$8,834,415</b>
		<i>US Bank</i>	\$8,834,415
Digital Pay Pilot	Digital Pay Pilot disburses payments via alternative payment providers such as PayPal.	<b>Total</b>	<b>\$4,090</b>
		<i>Wells Fargo</i>	\$4,090
Direct Express	Direct Express provides a prepaid debit card to federal benefit recipients who lack an account at a financial institution and who are required to receive their benefits electronically.	<b>Total</b>	<b>\$12,349,530</b>
		<i>Comerica</i>	\$12,349,530
Electronic Check Processing (ECP)	ECP converts paper checks into ACH transactions or Check 21 items via a revenue collections lockbox.	<b>Total</b>	<b>\$5,255,471</b>
		<i>Citibank</i>	\$5,255,471
Electronic Data Interchange (EDI)	EDI provides explanation of benefit (EOB) and patient health information from a remittance in an electronic format accompanying IHS and VHA revenue collections.	<b>Total</b>	<b>\$10,803,100</b>
		<i>PNC</i>	\$10,803,100
Electronic Federal Tax Payment System (EFTPS)	EFTPS collects federal income taxes electronically.	<b>Total</b>	<b>\$152,263,275</b>
		<i>Bank of America</i>	\$152,263,275
General Lockbox Network (GLN)	The GLN collects and processes paper checks and other non-tax remittance documents received through the mail for federal agencies.	<b>Total</b>	<b>\$37,028,164</b>
		<i>Bank of America</i>	\$11,861,808
		<i>Citibank</i>	\$911,989
		<i>US Bank</i>	\$24,254,367
IRS Lockbox Network	The IRS Lockbox Network collects and processes business and individual tax payments and tax returns received through the mail.	<b>Total</b>	<b>\$86,410,377</b>
		<i>Bank of America</i>	\$33,533,601
		<i>JP Morgan Chase</i>	\$34,550,217
		<i>US Bank</i>	\$18,326,559
Military Meals Check Payments	Military Meals Check Payments provides checks to military enlistees to pay for meals on their way to basic training.	<b>Total</b>	<b>\$42,195</b>
		<i>PNC</i>	\$42,195
my RA	my RA offers a retirement savings account (Roth IRA) to the public.	<b>Total</b>	<b>\$118,510</b>
		<i>Comerica</i>	\$118,510
Over-the-Counter Net (OTCnet)	OTCnet allows federal agencies to process over-the-counter revenue collections and provides check capture functionality and deposit reporting.	<b>Total</b>	<b>\$21,691,523</b>
		<i>Citibank</i>	\$21,691,523
Specialty Lockbox   Citizenship and Immigration Services (CIS)	The CIS Lockbox collects and processes various immigration and visa fees and related documents for Citizenship and Immigration Services.	<b>Total</b>	<b>\$156,161,182</b>
		<i>JP Morgan Chase</i>	\$156,161,182

<b>Specialty Lockbox   State (Passport)</b>	The Passport Lockbox collects and processes passport fees and related documents for the State Department.	<b>Total</b>	<b>\$100,574,526</b>
		<i>Citibank</i>	<i>\$100,574,526</i>
<b>Stored Value Card (SVC)   NavyCash</b>	The Navy Cash card program provides a reloadable debit card to servicemembers in the U.S. Navy and U.S. Marine Corps.	<b>Total</b>	<b>\$1,419,817</b>
		<i>PNC</i>	<i>\$1,419,817</i>
<b>Stored Value Card (SVC)   EZ Pay, EagleCash (Funds Pool)</b>	The EagleCash funds pool holds money backing the EagleCash card, which is a reloadable debit card issued to servicemembers in the U.S. military.	<b>Total</b>	<b>\$6,874</b>
		<i>Bank of America</i>	<i>\$6,874</i>