



REVENUE COLLECTIONS MANAGEMENT  
**OUR COLLECTIVE  
ROAD MAP**



**RCM** REVENUE  
COLLECTIONS  
MANAGEMENT  
BUREAU OF THE FISCAL SERVICE



# WHO WE ARE

We are experts in optimizing the business of Financial management

We are promoters of financial integrity government wide

We are dedicated to serving the public

We are committed to providing a world-class customer experience to the federal agencies

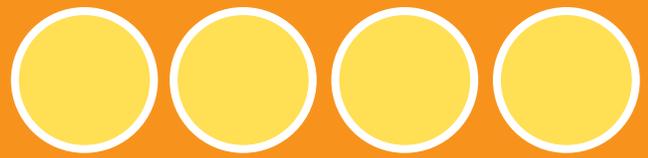
**WE STARTED OUR JOURNEY ON THE “ROAD”  
TO DO GREAT THINGS IN LEADING,  
TRANSFORMING, AND DELIVERING  
EXCITING INITIATIVES IN 2014.**

# OUR MISSION

RCM collects revenue and associated information that enables the federal government to operate and serve the public

# OUR VISION

To transform financial management, promote efficiency, and deliver exceptional revenue collection services for the federal government and the public.



# THE 4-LANES TO REACH OUR VISION

## REVOLUTIONIZE

by offering products and services widely used in the private sector, such as digital wallets, mobile applications, and financial institutions' online banking products;

## OPTIMIZE

by sustaining operational excellence, continually improving business processes, and maintaining the convenience, security, flexibility, as well as cost effectiveness with systems and programs;

## ANALYZE

data by finding patterns and relationships, understanding outcomes through statistical analysis, as well as forecasting collections through predictive modeling; and

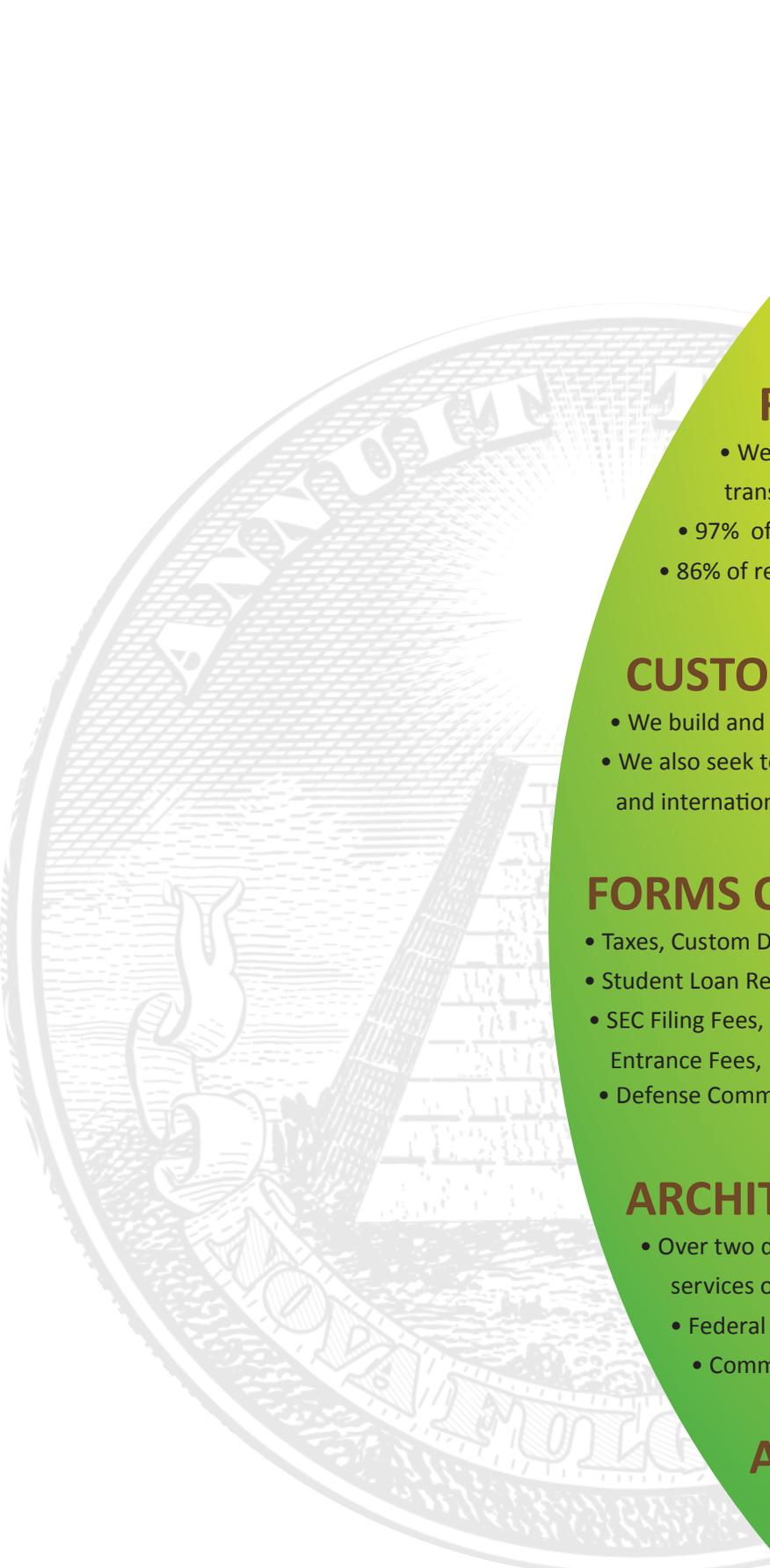
## DIGITIZE

by moving from paper to electronic collections and remittance information through tax and non-tax initiatives.

We don't want to change your current business processes, we want to make them better, more efficient. Therefore, we are inviting all agencies to partner with us by implementing our eCommerce solutions.



**REVENUE  
COLLECTIONS  
BUSINESS  
PORTFOLIO**



## REVENUES

- We collect approximately \$3.5 trillion on roughly 400 million transactions annually
- 97% of revenues and 94% of volumes are settled electronically
- 86% of revenues and 82% of volumes are initiated electronically

## CUSTOMERS

- We build and maintain relationships with hundreds of Federal Agencies
- We also seek to build relationship and serve the Public domestically and internationally

## FORMS OF REVENUE COLLECTIONS

- Taxes, Custom Duties
- Student Loan Repayments, Mortgage Repayments
- SEC Filing Fees, & FCC Airwave Auction Fees, National Park Entrance Fees,
- Defense Commissary Retail Sales, US Mint Coin Sales

## ARCHITECTURE

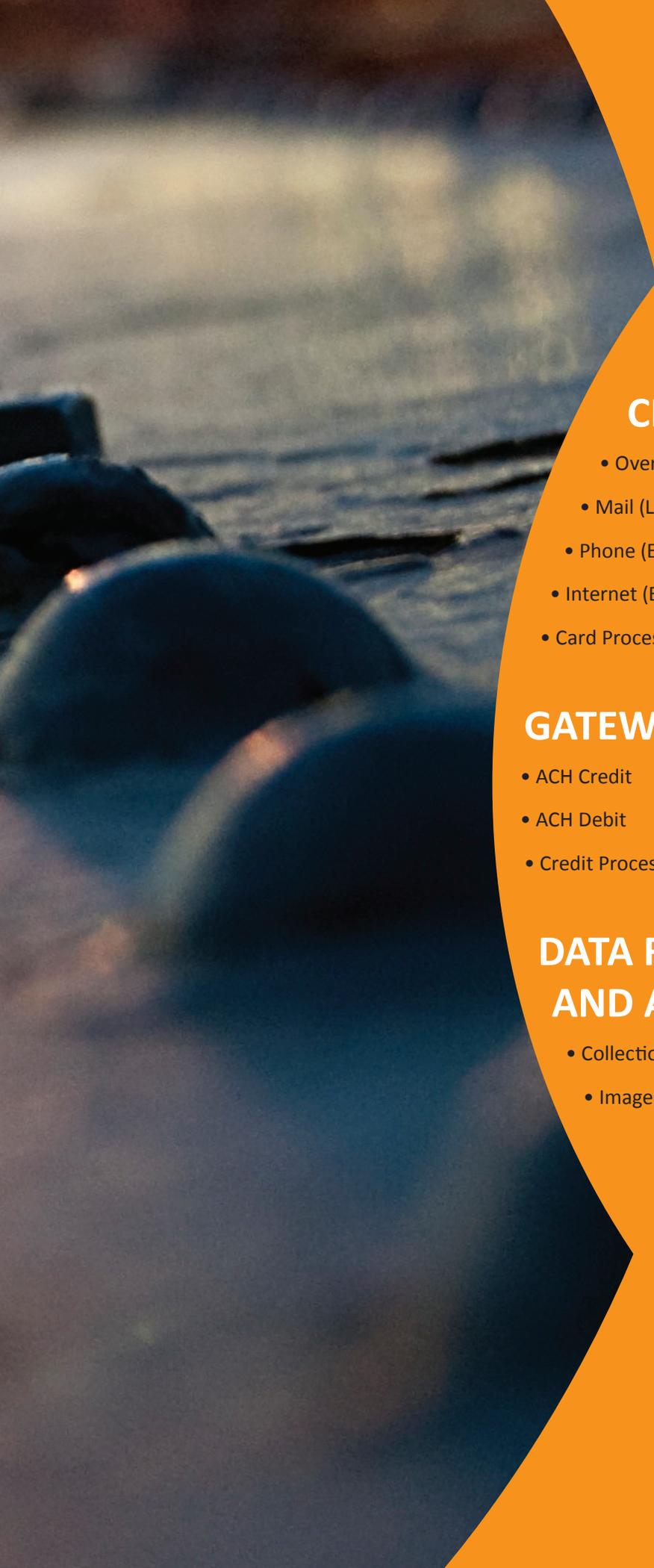
- Over two dozen programs, each comprised of one or more services or systems Agents:
- Federal Reserve Banks designated as Fiscal Agents
- Commercial financial institutions designated as Financial

## AGENTS

- Over 100 banks accepting over-the-counter deposits



**REVENUE  
COLLECTIONS  
BUSINESS  
LINES**



## CHANNELS

- Over the Counter Network (OTCNet & TGA)
- Mail (Lockbox & ECP)
- Phone (EFTPS)
- Internet (EFTPS & Pay.Gov)
- Card Processing

## GATEWAYS

- ACH Credit
- ACH Debit
- Credit Processing (ACH Credit & Fedwire)

## DATA REPOSITORY AND ARCHIVES

- Collections Information Repository (CIR)
- Image Archive

# OUR PROGRAMS

eCOLLECTIONS INITIATIVE

eCOMMERCE INITIATIVE

DIGITAL WALLETS

MOBILE APPLICATIONS

ON-LINE BILL PAYMENT

ON-LINE BILL PRESENTMENT

PAY.GOV

OTCNET

EFTPS

ECP-ELECTRONIC CHECK PROCESSING

CIR-COLLECTIONS INFORMATION REPOSITORY

CREDIT GATEWAY

DEBIT GATEWAY

CARD ACQUIRING SERVICE

ONE VOICE:  
AGENCY OUTREACH  
AND ENGAGEMENT

# eCOLLECTIONS INITIATIVE

The “D” in our “ROAD” is all about digitizing revenue collection dollars, transactions and associated data

Treasury’s long-term vision is to have non-tax collections and remittances submitted electronically; eCollections was launched in support of this vision.

Goal of this initiative is to increase electronically “initiated” non-tax collections rate from 55% to 70% by June 2017

1. Targeting the top 82 agencies in a phased approach in which collections & remittances are processed
2. Accomplished through collaboration with agency partners through implementation of Fiscal Service and Agency-controlled tools & tactics
3. Tools and tactics range from educating payers about various electronic alternatives, to enabling online bill payment

## THE eCOLLECTIONS INITIATIVE OBJECTIVES ARE THE FOLLOWING:

1.

Advance the government wide all-electronic, including the expansion of collection and remittance functionality into areas such as digital wallets and On-Line Bill Payment.

2.

Free agency personnel for a core mission activities via pay.gov interfaces for e-billing and forms.

3.

Meet customer expectations for a wide variety of options for making payments to the federal government.

4.

Improve administrative efficiency, including reduction of errors, fraud, and waste.

# eCOMMERCE INITIATIVE

The “R” in our “ROAD” is all about revolutionizing by being a pioneer. Providing a suite of next generation of electronic payment alternatives for collections, offering greater convenience, ease, and a better overall customer experience

RCM is revolutionizing government collections through various electronic commerce (eCommerce) tools. Our eCommerce vision involves three pillars:

1. Digital Wallets,
2. Mobile Web and Mobile Apps and
3. Online Bill Payment and Online Bill Presentment.

# ON-LINE BILL PAYMENT

On-Line Bill Payment (OLBP) is a convenient tool to pay bills via ACH credit by logging into a bank's website. Most banks do not charge a fee for using online bill payment, and ACH is the lowest cost payment option for the federal government. From the convenience of their home, and from the same trusted bank platform they make other payments, customers can make a payment to the government and don't have to provide bank account information.

# ON-LINE BILL PRESENTMENT

Agencies will be able to send bills directly to a payer's bank account or email address. Payers may then choose to pay the bill directly from their bank accounts by using their bank's website. Pay.gov will be the front end for agencies to enter the billing information. Online Bill Presentment drives online payment adoption, simplifies collection process, enables removal of paper billing processes, and minimizes customer error.

Interested in piloting these programs? Please contact the Agency Relationship Management (ARM) Division at [ARM@fms.treas.gov](mailto:ARM@fms.treas.gov) for more information on our Agency Pilot Program.

# DIGITAL WALLETS

These companies are particularly popular with customers who prefer alternatives to using their credit card or bank account information online. In May 2013,

RCM launched a pilot with perhaps the most well-known Digital Wallet, PayPal, through Pay.gov's forms service and has now also added DWOLLA to its Digital Wallet solution portfolio. RCM encourages all

agencies to review their existing forms on Pay.gov and suggest forms they believe might be a good fit for a digital wallet solution.

# PAY.GOV

Pay.gov is the government's internal portal for non-tax collections.

Payments can be made directly from a bank account, via credit/debit card and now via Digital Wallets. Pay.gov provides an electronic forms service for agencies without an Internet platform.

Benefits of Pay.gov include a billing service for agencies to regularly send bills and accept payment via Pay.gov long with a standard system-to-system interface to electronically and securely initiate payments. Pay.gov recently made some enhancements to the Pay.gov website and forms for easier mobile/tablet viewing based on feedback received from the customers.

## MOBILE APPLICATIONS

RCM is developing an agency facing mobile application that field agents can use to scan checks on their iPhones. In the long term, RCM plans to adopt a more comprehensive mobile application backend that will be made available to all agencies. This system will be agency-facing and allow acceptance of checks, credit/debit cards, and potentially other payment methods through smartphones. RCM has also developed a public facing mobile application that will also allow acceptance of checks, cards, and digital wallets.

## OTCNET

OTCnet is a web based application that automates the over-the-counter deposit process, captures detailed accounting information, and facilitates the classification of Treasury collections.

Agency users report receipts through a secure web-based application rather than by using paper-based credit vouchers. OTCnet Release 1.5 implements Phase 1 of two priority projects: Historical Reporting (Archiving) and Straight Through Processing (STP). These initiatives enhance the performance of the OTCnet application and allow agencies to use the system more effectively.

# CIR

The Collections Information Repository (CIR) is a collections reporting tool, supplying the latest information on deposits and detail of collections transactions to federal agencies.

The system allows financial transaction information from all collections systems and settlement mechanisms to be exchanged in a single system. CIR has a new look and feel to its website and Business Objects (BO) software. The new updates coordinate the CIR look with other branding across Fiscal Service Programs, uses newer BO software technology to bring updated features and enhance user experience, organizes most commonly used reports for easy access, and provides new capabilities for modifying reports. For information about CIR's new look and feel, please contact the Agency Relationship Management and Engagement (ARM) Division at [ARM@fms.treas.gov](mailto:ARM@fms.treas.gov).

# EFTPS

Electronic Federal Tax Payment System (EFTPS) is the nations' electronic tax collection system and a free service from the U.S. Department of the Treasury. Since 1996, millions of businesses, individuals, federal agencies, tax professionals, and payroll services have used EFTPS. All federal taxes can be paid electronically using EFTPS. Users can make payments via EFTPS-Online at [www.eftps.gov](http://www.eftps.gov), a voice response system, or special channels designed for tax professionals, payroll services, and financial institutions. Quick, secure, and accurate, EFTPS is available by phone or online 24 hours a day, 7 days a week. Users can schedule business and individual payments up to 365 days in advance.

# ECP

Electronic Check Process (ECP) is a systematic method used to convert paper checks into ACH transactions or check21 items via a lockbox network.

1. Accelerates deposits and reduces collections costs and acts as a data and image repository.
2. Improves data capture, accuracy, timing, and provides detailed information regarding remittance and accounting data.
3. Provides direct access to Agency users on the status of every item being processed from it is received in ECP. ECP is available 24 hours per day, 7 day per week, and 365 days per year.

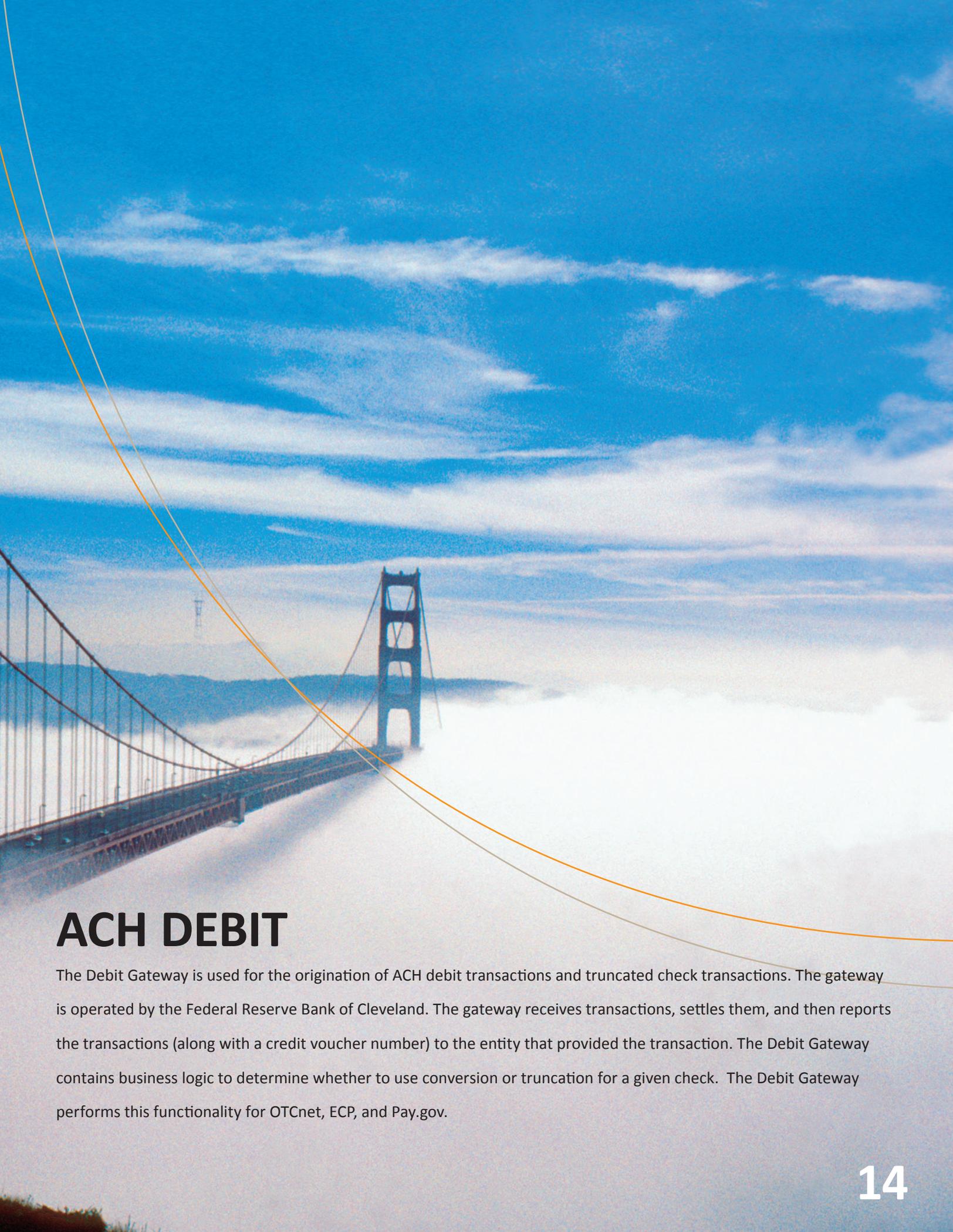
# ACH CREDIT

is a program used for the receipt of ACH credit and Fedwire transactions. It is operated by U.S. Bank and the transactions are settled by the Federal Reserve Banks. Credit Gateway benefits include:

Taxes and non-tax collections along with excellent solutions for businesses

Increased insight into transactions through a tiered account structure that provides the ability for agencies to receive cash flow data at a more granular level than has been case previously

Improved cash forecasting and decision making by providing near real-time access to transaction information



# ACH DEBIT

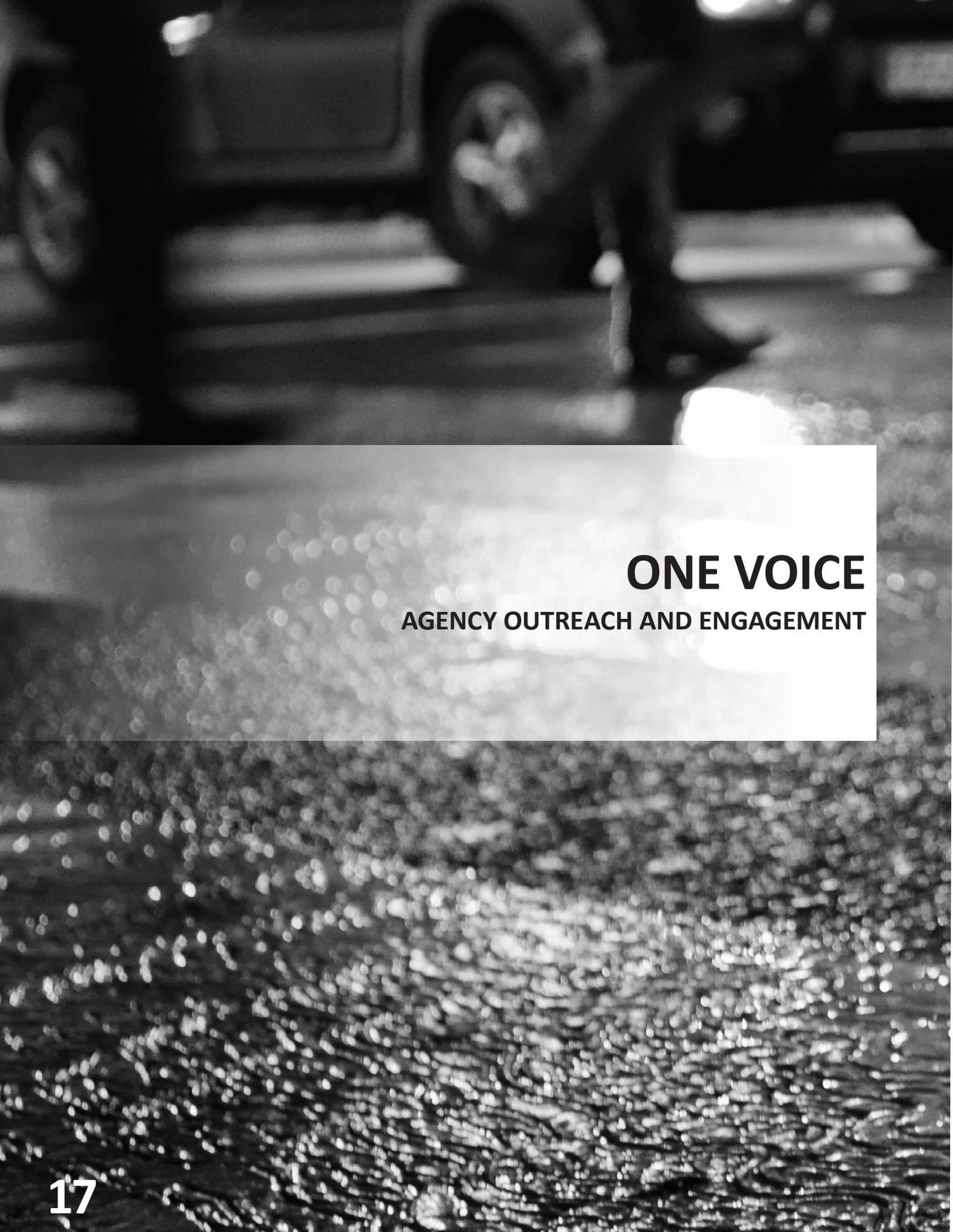
The Debit Gateway is used for the origination of ACH debit transactions and truncated check transactions. The gateway is operated by the Federal Reserve Bank of Cleveland. The gateway receives transactions, settles them, and then reports the transactions (along with a credit voucher number) to the entity that provided the transaction. The Debit Gateway contains business logic to determine whether to use conversion or truncation for a given check. The Debit Gateway performs this functionality for OTCnet, ECP, and Pay.gov.

# CREDIT PROCESSING

## ACH CREDIT & FEDWIRE

Card Acquiring Service (CAS) is the sole solution for settling credit and debit card transactions. Through the Card Acquiring Service, the government collects obligations via credit or debit card transactions. CAS receives transactions from agency terminals, from agency software and from Pay.gov. Card acquiring services are provided at both domestic and international locations. The objective of the service is to increase electronic collections received by the government, and process these transactions in an efficient, timely and cost-effective manner.





**ONE VOICE**  
AGENCY OUTREACH AND ENGAGEMENT

“One Voice” is our coordinated approach with the impact to customers in mind, to improve relationships by ensuring that Fiscal Service communicates in a unified manner and develops conversion plans that lessen the burden on customers. Promoting RCM mission and vision to its customers through webinars, forums, user groups, and seminars. The Agency Relationship Management (ARM) division supports “One Voice” by serving as the central point of contact for promoting RCM mission and vision to customers.

Customers will find mutual benefit from Agency Outreach as it will allow for increased opportunities to share important information, ask questions, raise concerns, and propose next steps and potential solutions. RCM has successfully conducted interactive webinars, user groups, and agency forums to develop better services for its customer base however; there is a need to create a consistency to which these methods of customer engagement can be utilized seamlessly across RCM. ARM leads this effort to create a uniformed approach that will drive discussion, enhance communication, and improve RCM services.

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# CONTACT US

For information about RCM's programs  
and services, please contact your  
Agency Relationship Manager or Agency  
Relationship Management (ARM) Division  
at [ARM@fms.treas.gov](mailto:ARM@fms.treas.gov).

For more Revenue Collections updates  
follow us on Twitter 

**@FISCALSERVICE**

