



BUREAU OF THE
Fiscal Service
U.S. DEPARTMENT OF THE TREASURY

eCommerce

An Overview

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AGENDA

eCommerce Definitions

Our Vision and Goals

Executing Our Vision

eCommerce Pillars

- Digital Wallets
- Mobile Web & Applications
- Online Bill Presentment & Payment

Questions

Contact Information

eCOMMERCE – Definition

- Electronic Commerce

Wikipedia:

Trading in products or services conducted via computer networks such as the Internet

- First “eCommerce” Transaction

- occurred as early as 1971/1972

- Our Definition



Revenue Collections Management: VISION & GOALS

VISION:

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

eCommerce

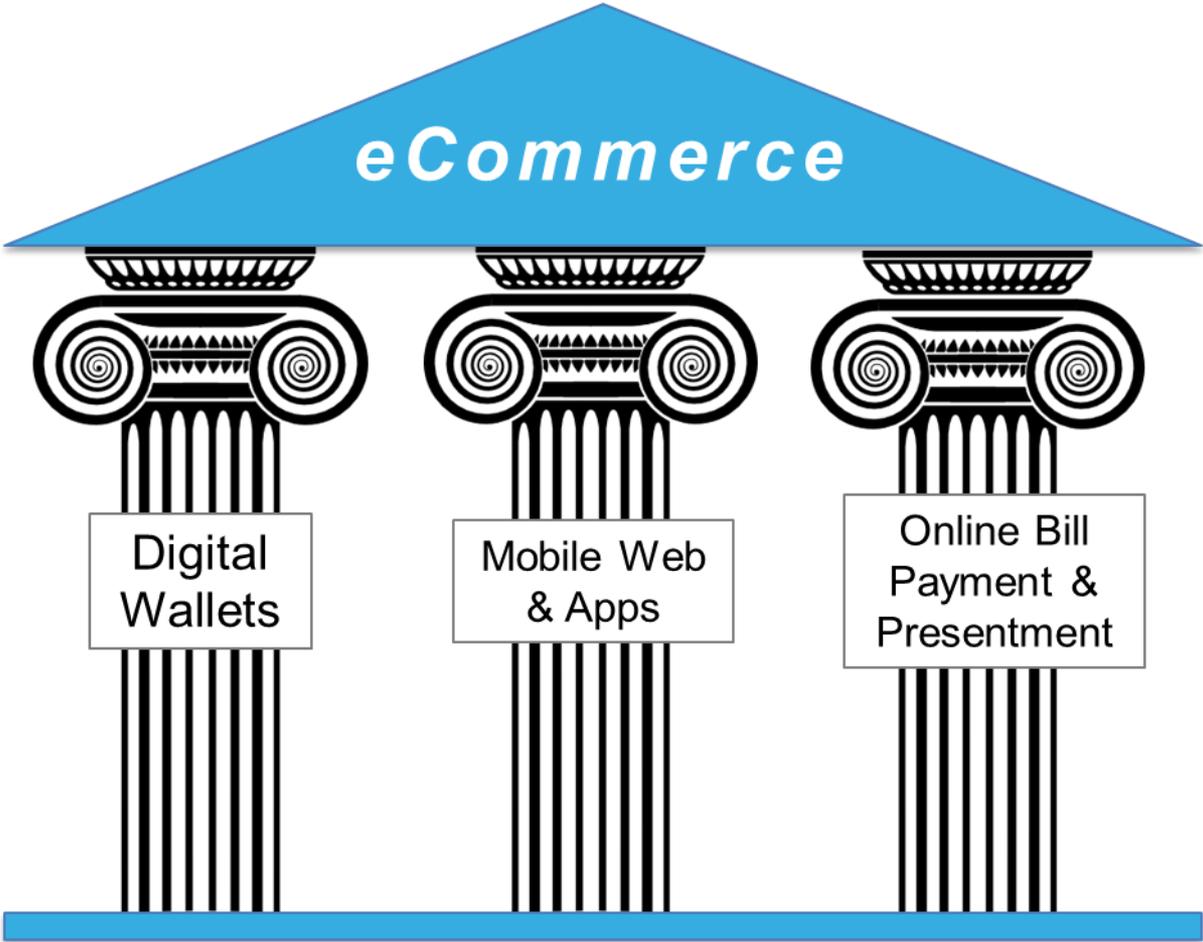
GOALS:

- To increase volume of electronic collections
- To adopt payment technologies available in the private sector

EXECUTING THE VISION: The "ROAD"



eCOMMERCE PILLARS



PAY.GOV

Web-based portal for agency collections

- Payments can be made directly from a bank account, via credit/debit card or via PayPal™
- Provides an electronic forms service for agencies without an Internet platform
- Provides standard system-to-system interfaces to electronically & securely initiate payments

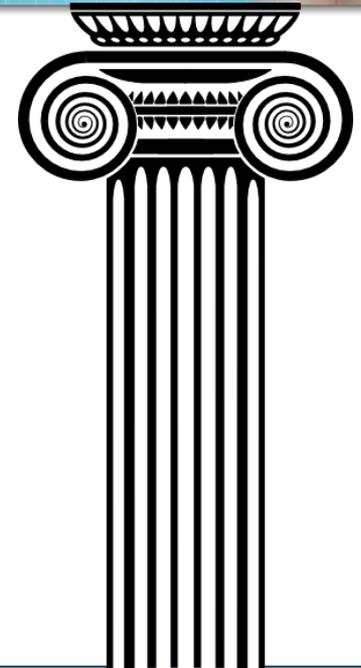


PILLAR ONE: Digital Wallets

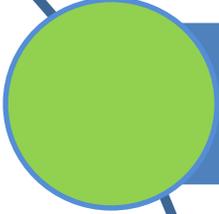
DIGITAL WALLETS

Accomplishments

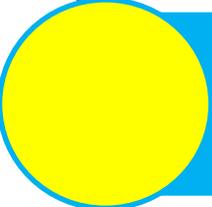
- Enabled PayPal as payment option for the US Government through Pay.gov
- Implementing Dwolla as an alternative payment method for Pay.gov customers in the Fall 2014



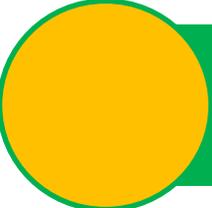
DIGITAL WALLET



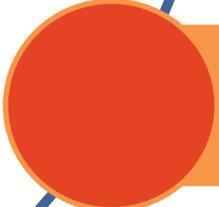
New York Times - "If there has been one success story of a big technology company changing the way we pay, it has been ... PayPal, which eBay acquired for \$1.5 billion in 2002. Outside of credit cards, it is the most-used payment system on the web...."



Silicon Valley Business Journal - "Large corporations like eBay-owned PayPal, e-checking providers like Dwolla, billion-dollar payments startup Square and a growing number of smaller, early-stage ventures are challenging traditional banks."



Forbes - "Is it a news flash that cashless transactions are on the rise and commerce is trending away from paper money and coins? If you answered yes, direct your attention to Square, Paypal, Dwolla, Amazon, Google's Wallet, Pay with a Tweet, Intuit, Stripe and let's throw in your bank's debit services as well, among others."



The Verge - "When it comes to radically altering the fabric of digital payments, there is no startup more interesting than Dwolla."

PAYPAL & DWOLLA

PayPal[™]



DWOLLA

Established in 1999

Established in 2010

Offers Web based Payment Solutions

Offers Web based Payment Solutions

Offers Mobile Solutions

Offers Mobile Solutions

Very Large Active User Base

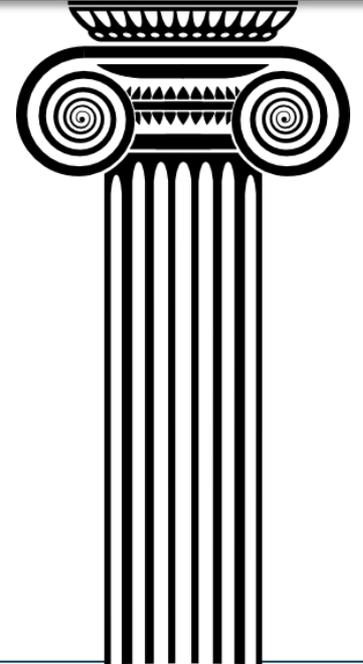
Low cost

PILLAR TWO: Mobile Web & Applications

MOBILE WEB & APPLICATIONS

Accomplishments

- Proved viability of mobile use case via eCommerce Incubator
- Investigated MPOS technologies
- Currently developing a mobile app for check capture for the IRS that can be used by other agencies

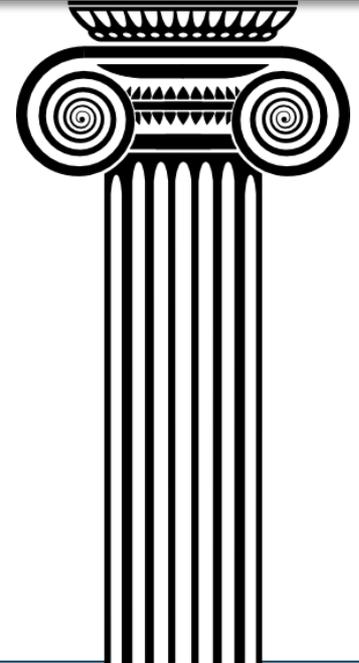


PILLAR THREE: Online Bill Presentment & Payment

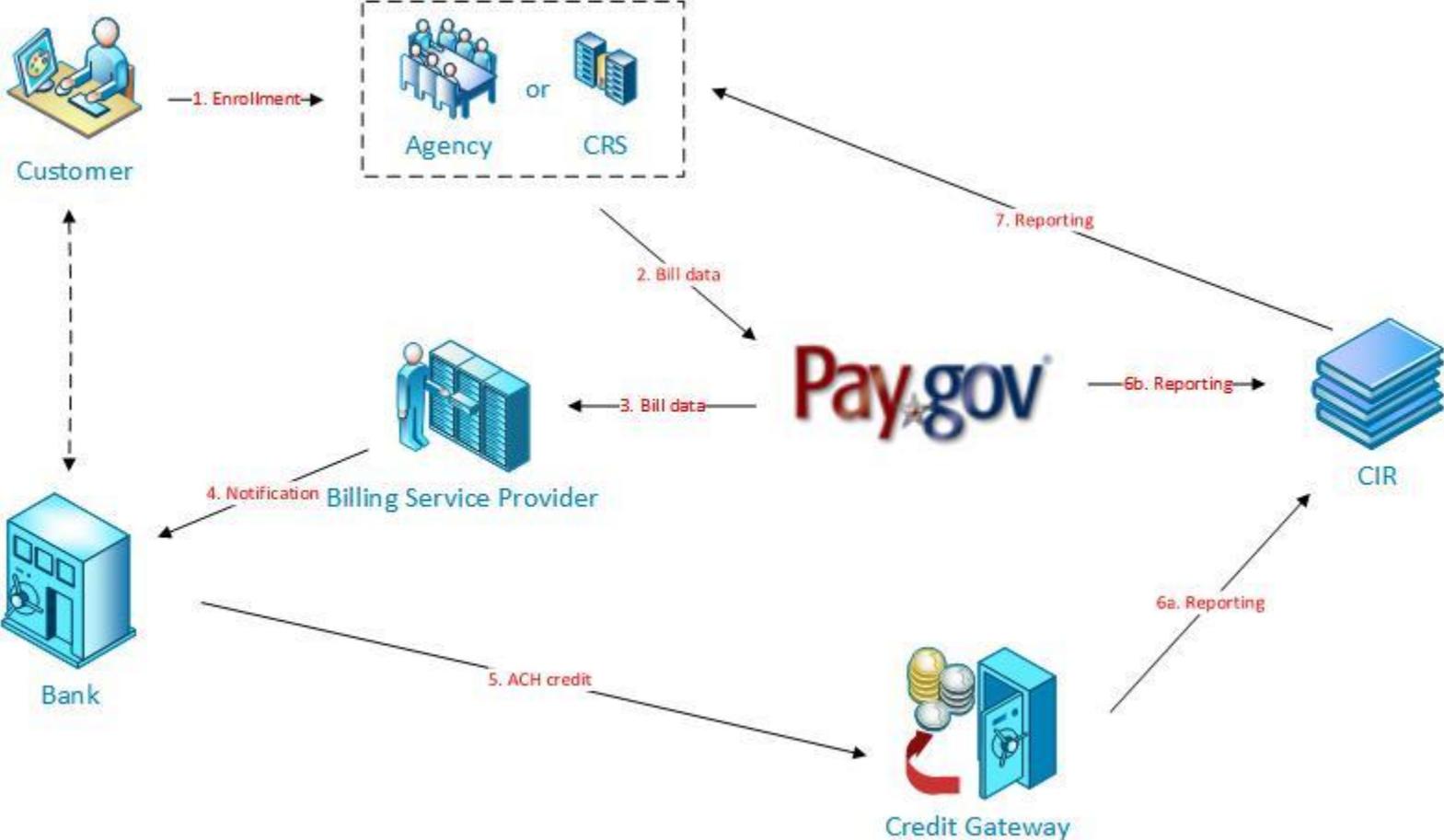
ONLINE BILL PRESENTMENT & PAYMENT

Accomplishments

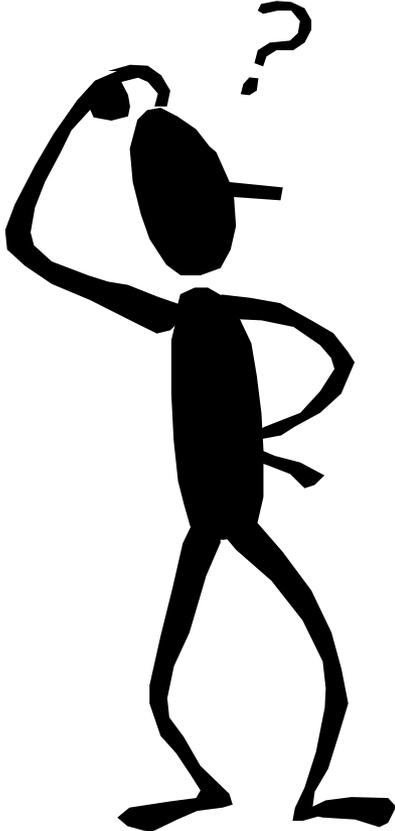
- Created the strategy for Online Bill Presentment & Payment
- Performed market analysis
- Initiated vendor outreach
- Implementing a process for receipt of ACH credit payments from consumers/small businesses
- Evaluating summary bill presentment electronic delivery options



ONLINE BILL PAYMENT & PRESENTMENT



QUESTIONS



QUESTIONS?

Thank you for your time.



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