Card Processing – All Chapters

OTCnet Participant User Guide
Chapter 1: Introduction to OTCnet
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Glossary

Click this Link to access the full OTCnet Glossary.
Overview, Topics, and Audience

Overview
Welcome to *Introduction to OTCnet Overview and OTCnet Course Content*. In this chapter, you will learn:

- The introduction to OTCnet
- OTCnet User Roles

Topics
The topics in this chapter include the following:
1. OTCnet Elements, Process Flows and End Users
2. OTCnet User Roles

Audience
The intended audience for the Introduction to OTCnet includes:

- Administration Users
- Deposit Processing and Reporting Users
- Check Capture, Check Processing and Reporting Users
- Card Processing Users
- Viewers
Topic 1. Introduction to OTCnet

Overview

The Bureau of the Fiscal Service (BFS) Over the Counter Division (OTCD) provides the Over-the-Counter Channel Application (OTCnet) to facilitate the prompt electronic processing, reporting of deposits and transaction activities. OTCnet financial services include retail transactions made at agency offices, face-to-face collection points, and point of sale (POS) locations throughout the US and abroad.

OTCD oversees the systems, networks and program infrastructure which enable world-class OTCnet financial services including the collection of checks, cash, coins and credit, debit, and gift card transactions at agency POS locations around the globe. The OTCD is responsible for implementing a coordinated government-wide strategy for the collection of over-the-counter transaction and deposit activities (cash, card, check, foreign checks/currency, seized currency), and the transition from paper checks to electronic mechanisms.

OTCnet is a secure web-based system that enables federal agencies to integrate check conversion, deposit reporting, and card processing, so that all check, cash, coin, and card deposits to the TGA are handled by one web-based application.

OTCnet offers agencies superior customer service and high-quality e-commerce solutions for collections and reporting needs.

OTCnet Financial Services includes the following:

- Electronic processing of US checks presented for cashing, payment, or deposit
- Processing of US currency, foreign currency cash and foreign check item deposits
- Acceptance of credit, debit, and gift cards (Visa, MasterCard, American Express, Discover)
- Support of the Self-Service Kiosk
- Automation of the collection and settlement process
- Support of online reporting and research capability for reconciliation and inquiries
- Improvements of deposit history record keeping

OTCnet Elements

OTCnet is comprised of five elements:

1. Administration
2. Check Capture, Check Processing and Reporting
3. Deposit Processing and Reporting
4. Card Processing
5. Self-Service Kiosk: Web Service

*Administration functions support Check Capture, Check Processing and Reporting, Deposit Processing and Reporting, Card Processing, and Self-Service Kiosk as shown in Figure 1.
The functions of the five elements are:

- **Deposit Processing**: permits federal agencies the ability to create and submit deposits for confirmation. This platform also allows for Financial Institutions (FIs) to confirm those deposits and create adjustments electronically. Deposits can be created for US currency, foreign cash, and foreign check items.

- **Check Capturing, Check Processing**: converts personal and business checks into electronic fund transfers. Transactions can be consumer, consumer accounts receivable, and business transactions.

- **Card Processing**: allows agencies to provide their customers an option to make their payments via credit/debit cards and gift cards.

- **Self-Service Kiosk**: third party vendor standalone kiosk supported by OTCnet.
OTCnet Process Flow: Check Capture, Check Processing and Reporting

Check Capture and Check Processing involve converting paper checks received over the counter or through the mail into electronic debits to the check writer's account. The process is highly automated and greatly improves the collection, reconciliation, research, and reporting processes associated with Federal Agency check collections.

In OTCnet, your Agency scans a check, and the check scanner captures an image of the front and back of each check. In OTCnet Online, the image is available immediately; in OTCnet Offline, the image is stored locally. You can also access Collections Information Repository (CIR) to retrieve deposit information.

The captured image of the check is stored for seven years in OTCnet. You can search the check images as well as the check capture and transaction date throughout the Check Image and Research Archive (CIRA) Query feature within OTCnet.

OTCnet sends summary as well as detailed information to CIR for those agencies that are not processing tax transactions.

CIR sends accounting entries with Treasury Account Symbol/Business Event Type Code (TAS/BETC) or Classification Keys (C-Keys) to Central Accounting Reporting System/Government Wide Accounting (CARS). CARS invokes Shared Account Module (SAM) to either validate, translate, or default the TAS/BETC based on the accounting information received on the transaction.

OTCnet sends the captured check data to Debit Gateway at the Federal Reserve Bank Cleveland (FRB-C). FRB-C/Debit Gateway sends the data and settles to the appropriate Financial Institutions (FIs) either through FedACH (personal check) or Check 21 (non-personal check) where the check was written. All non-personal items are processed via Check 21.

The FI where the check was written shows the account was debited (Complete Check Capture and Check Processing and Reporting Process flow as shown in Figure 2).

If your Agency uses the Master Verification Database (MVD) (which provides downloads of prior negative check information and blocked items) and is working offline, the information is passed to the agency's Local Verification Database (LVD) when each batch is closed. The LVD is then used to determine the check writer's status and implement your Agency's bad check policy, if applicable.
What is ACH?

- Direct Deposit of payroll, Social Security and other government benefits, and tax refunds
- Direct Payment of consumer bills such as mortgages, loans, utility bills and insurance premiums
- Business-to-business payments
- E checks
- E commerce payments
- Federal, state, and local tax payments

What is Check 21?

Check 21, also known as ‘Check Clearing for the 21st Century’ Act, was signed into law on October 28, 2003. Provisions of the law took effect on October 28, 2004. It is important to understand the effects of Check 21 on OTCnet. Check 21 provides the legal framework for the creation of substitute checks, which can be used in place of the original paper document, without an agreement in place with other financial institutions. A substitute check is a paper reproduction of the original check.

To meet legal requirements, a substitute check must:

- Contain an image of the front and back of the original check.
Chapter 1: Introduction to OTCnet

- Bear a legend that states, “This is a legal copy of your check. It can be used the same way you would use the original check.”
- Display a MICR line containing information appearing on the MICR line of the original check.
- Conform in paper stock, dimension, and otherwise, with generally applicable industry standards for substitute checks.
- Be suitable for automated processing in the same manner as the original check.

Overall, this legislation has modernized the nation’s check payments system. Check 21 is designed to foster innovation in the payments system and to enhance its efficiency by reducing some of the legal impediments to check truncation.

ALL payment instruments are eligible for processing under OTCnet, including business checks, money orders, Treasury checks, credit card checks, traveler’s checks, cashier’s checks, official checks, third-party checks, payroll checks and checks drawn on state or local government.

Check 21 requires financial institutions to accept a substitute check from a presenting institute and grant it equivalent status as the original check if the substitute check meets prescribed requirements. It also requires a reconverting bank to meet the warranties and indemnities enacted through the legislation and subsequent regulations. Check 21 requires financial institutions to provide education to individual consumers on substitute checks and consumer re-credit rights.

For more information on Check 21, visit: https://www.frbservices.org/education/products-services-education/check21-act.html

Acceptable forms of FedACH and Check 21 payment types are shown in Table 1.

Table 1. FedACH and Check 21 Payment Types

<table>
<thead>
<tr>
<th>FedACH</th>
<th>Check 21</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Direct Deposit of payroll, Social Security and other government benefits, and tax refunds</td>
<td>• Business Checks</td>
</tr>
<tr>
<td>• Direct Payment of consumer bills such as mortgages, loans, utility bills and insurance premiums</td>
<td>• Money Orders</td>
</tr>
<tr>
<td>• Business-to-business payments</td>
<td>• Treasury Checks</td>
</tr>
<tr>
<td>• E checks</td>
<td>• Credit Card Checks</td>
</tr>
<tr>
<td>• E commerce payments</td>
<td>• Traveler’s Checks</td>
</tr>
<tr>
<td>• Federal, state, and local tax payments</td>
<td>• Cashier’s Checks</td>
</tr>
<tr>
<td></td>
<td>• Official Checks</td>
</tr>
<tr>
<td></td>
<td>• Third-party Checks</td>
</tr>
<tr>
<td></td>
<td>• Payroll Checks</td>
</tr>
<tr>
<td></td>
<td>• Checks drawn on state or local government</td>
</tr>
<tr>
<td></td>
<td>• Personal Check (No Notice)</td>
</tr>
<tr>
<td></td>
<td>• Personal Check (Opt Out)</td>
</tr>
</tbody>
</table>
OTCnet Process Flow: Deposit Reporting

Deposit Processing electronically collects and automates US and Foreign funds which facilitates the classification of Treasury collections daily.

As shown in Figure 3, the Deposit Preparer, or Agency, electronically reports the deposit to Treasury using OTCnet and prints out the OTCnet deposit ticket. The bank deposit ticket, OTCnet deposit ticket, cash, and checks (US and foreign) are taken to your Treasury General Account (TGA) Bank. At the TGA Back, the Deposit Confirmer confirms the deposit, rejects the deposit, or creates an adjustment to the deposit using OTCnet.

OTCnet sends commercial deposit voucher information to CIR. CIR receives commercial deposit information from OTCnet for reconciliation and transmits to Treasury Cash Management System (TCMS) for cash concentration purposes. TCMS receives the commercial deposit data from CIR and initiates the cash concentration activity.

The Deposit Preparer and Deposit Viewer can access OTCnet to view their deposit ticket information, as well as access reports, receive rejections, and view adjustments.

Figure 3. Deposit Processing Workflow

OTCnet Process Flow: Card Processing

Card processing is a web-based functionality that provides agency customers with an option to make payments with a credit, debit, or gift card. Card transactions are sent directly to WorldPay.

As shown in Figure 4, The Agency initiates the Card Processing payment. Currently, OTCnet does not store any card transaction details. The Agency can access Collections Information Repository (CIR) to retrieve deposit and card payment information.

The customer pays with a credit/debit card or gift card at an agency terminal station. The customer authorizes the amount to be charged to their account. The Verifone/OTCnet terminal sends the transaction data to WorldPay for authorization.
Worldpay processes the payment in four steps:

Step 1 - Authorization (Real Time)
Worldpay sends the transaction data to the card issuer through the card networks (e.g., Visa, Discover, Amex and Mastercard). The card issuer determines whether funding is available and returns authorization through the card networks to Worldpay.

Step 2 – Clearing
Funds in the daily transaction batch are cleared from Worldpay to Comerica Bank. The processing cut off for credit card payments is 4:30 AM and 2:00 AM for debit card payments.

Step 3 – Settlement
The card issuer sends the settlement money back to Worldpay via the card networks once the payments have been authorized and cleared. The timing varies by credit/debit network for when the settlement money is sent back to Worldpay.

Step 4 - Deposit Reporting
If the payment is approved, Worldpay sends deposit voucher transaction data to CIR via the Worldpay flat file the following morning between 4:00 AM - 6:00 AM.

CIR sends the voucher information to Treasury Cash Management System (TCMS). TCMS uses National Settlement Service (NSS) to draw funds. NSS transfers funds to the TGA Bank NY/FRB and reconciles them with Worldpay/Comerica Bank.

Figure 4. Card Processing Workflow

OTCnet Process Flow: Self-Service Kiosk: Check Payment
Self-Service Kiosk: Check Processing is a web-based functionality that provides agency customers with an option to make payments with a check at kiosk. The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet.

As shown in Figure 5, the kiosk captures the image of the front and back of each check. Kiosk: Image stored on the kiosk server. The images will be uploaded to the OTCnet server on a
scheduled basis. The Agency accesses OTCnet for Check Processing reports. The agency can also access Collections Information Repository (CIR) to retrieve deposit information.

The captured image of the check is stored for seven years in OTCnet. An agency can search for check images as well as the check capture and transaction date throughout the CIRA (Check Image and Research Archive) Query feature within OTCnet. OTCnet sends the captured check data to Debit Gateway at the Federal Reserve Bank Cleveland (FRB-C). FRB-C/Debit Gateway sends the data and settles to the appropriate Financial Institutions (FIs) either through FedACH (personal check) or Check 21 (non-personal check) where the check was written. The FI, where the check was written, shows the account was debited.

OTCnet sends summary as well as detailed information to CIR for those agencies. CIR sends accounting entries with Treasury Account Symbol/Business Event Type Code (TAS/BETC) or Classification Keys (C-Keys) to Central Accounting Reporting System (CARS). CARS invokes Shared Account Module (SAM) to either validate, translate, or default the TAS/BETC based on the accounting information received on the transaction.

Figure 5. Self-Service Kiosk: Check Payment

OTCnet Process Flow: Self-Service Kiosk: Deposit Processing

Self-Service Kiosk: Deposit Processing is a web-based functionality that provides agency customers with an option to make US cash payments at a kiosk. The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet.

As shown in Figure 6, the customer (kiosk user) makes US cash payments using the kiosk. The kiosk sends the deposit information to OTCnet with draft status. OTCnet creates a deposit voucher for the kiosk’s cash payment transactions with accounting code information. The Agency logs in to OTCnet to classify, approve and submit the voucher to the agency’s FI and can view the Deposit Process report. The cash goes to the bank.
The Agency can also access Collections Information Repository (CIR) to retrieve deposit information. The FI verifies and confirms the deposit in OTCnet. OTCnet sends vouchers information to Collections Information Repository (CIR). CIR sends the voucher information to Treasury Cash Management System (TCMS). TCMS uses National Settlement Service (NSS) to draw funds.

**Figure 6. Self-Service Kiosk: Deposit Processing Workflow**

**OTCnet Process Flow: Self-Service Kiosk: Card Processing**

Self-Service Kiosk: Card Processing is a web-based functionality that provides agency customers with an option to make payments with a credit, debit, or Visa/Mastercard gift card at an agency terminal station. Card transactions are sent directly to WorldPay. The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet.

As shown in Figure 7, payments can be made with a credit/debit card or Visa/Mastercard gift card at the kiosk. The customer authorizes the amount to be charged to his/her account. The kiosk sends transaction data to Worldpay for authorization.

Worldpay processes the payment in four steps:

**Step 1 - Authorization (Real Time)**
Worldpay sends the transaction data over to the card issuer through the card networks (Visa, Discover, Amex and Mastercard). The card issuer determines if funding is available and returns authorization back through the card networks to Worldpay.

**Step 2 – Clearing**
Funds in the daily transaction batch are cleared from Worldpay to Comerica Bank. Processing cut off for credit card payments is 4:30 AM and 2:00 AM for debit card payments.
Step 3 – Settlement
The card issuer sends the settlement money back to Worldpay via the card networks once the payments have been authorized and cleared. The timing varies by credit/debit network for when the settlement money is sent back to Worldpay.

Step 4 - Deposit Reporting
If the payment is approved, Worldpay sends deposit voucher transaction data to CIR via the Worldpay flat file the following morning between 4:00 AM - 6:00 AM.

CIR sends the voucher information to Treasury Cash Management System (TCMS). TCMS uses National Settlement Service (NSS) to draw funds. The kiosk sends the card transaction data to OTCnet via the card webservice. NSS transfers funds to the TGA Bank NY/FRB and reconciles with Worldpay/Comerica Bank. The Agency accesses OTCnet for Card Processing reporting. The Agency can also access Collections Information Repository (CIR) to retrieve deposit information.

**Figure 7. Self-Service Kiosk: Card Processing Workflow**

**OTCnet End Users**
There are four functional areas of the OTCnet application:

1. Administration
2. Check Capture, Processing and Reporting
3. Deposit Processing and Reporting
4. Card Processing

The user role you hold is based on the types of tasks you will perform.

- Administration user roles, with varying degrees of permission, and perform administrative duties such as user management and system installation.
• Check Capture/Check Processing and Reporting user roles perform functions to capture checks, process checks, access reports and edit or view the Master Verification Database (MVD).

• Deposit Processing and Reporting user roles create deposits, approve, confirm (reject or adjust), and/or view information as shown in Table 2.

• Card Processing user roles perform functions to process card transactions.

Table 2. End User Roles

<table>
<thead>
<tr>
<th>Administration</th>
<th>Check Capture/Check Processing and Reporting</th>
<th>Deposit Processing and Reporting</th>
<th>Card Processing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Agency</strong></td>
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</tr>
<tr>
<td>Check Capture Supervisor</td>
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<tr>
<td>Check Capture Administrator</td>
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<td></td>
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<tr>
<td>Accounting Specialist/Local</td>
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</tr>
<tr>
<td>Accounting Specialist</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card Administrator</td>
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<tr>
<td><strong>Financial Institution/Federal Reserve</strong></td>
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</tr>
<tr>
<td>Primary Security Administrator</td>
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<td></td>
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<tr>
<td>Local Security Administrator</td>
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<tr>
<td><strong>Agency</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check Capture Operator</td>
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<tr>
<td>Check Capture Lead Operator</td>
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<tr>
<td>Check Capture Supervisor</td>
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<td></td>
</tr>
<tr>
<td>Batch Approver*</td>
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<td></td>
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<tr>
<td>Batch Uploader*</td>
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<tr>
<td>Master Verification Database (MVD) Editor</td>
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<tr>
<td>Master Verification Database (MVD) Viewer</td>
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<tr>
<td><strong>Financial Institution/Federal Reserve</strong></td>
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<td></td>
<td></td>
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<tr>
<td>Deposit Preparer</td>
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<tr>
<td>Deposit Approver</td>
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<tr>
<td>Viewer</td>
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<td></td>
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<tr>
<td><strong>Agency</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card Operator</td>
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</tbody>
</table>

*Batch Approver and Batch Uploader are sub-roles assigned to users with existing roles.
Topic 2. OTCnet User Roles

Individuals are granted user access based on their job roles. Agency and Financial Institution/Federal Reserve Bank (FI/FRB) user roles are listed in Table 3 below with corresponding descriptions of job roles, the user roles that may assign the access, and whether the user can access Check Capture, Deposit Processing, or Card Processing functions.

<table>
<thead>
<tr>
<th>User Role</th>
<th>Role Description</th>
<th>Assignable By</th>
<th>Check Capture</th>
<th>Deposit Processing</th>
<th>Card Processing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting Specialist</td>
<td>The agency user in this role is an expert on the organizational structure, reporting needs and accounting rules for their agency. This role will establish and maintain the organizational foundation, accounting data and accounting relationships at the highest level of the agency in OTCnet. This role can also establish, maintain, and view processing options that one or more lower-level endpoints will use in OTCnet.</td>
<td>Agency PLSA Agency LSA</td>
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<td></td>
<td>•</td>
</tr>
<tr>
<td>Agency Local Security Administrator (LSA)</td>
<td>The agency user in this role will maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. LSAs can also view security reports.</td>
<td>Agency PLSA</td>
<td>•</td>
<td>•</td>
<td>•</td>
</tr>
<tr>
<td>Agency Primary Local Security Administrator (PLSA)</td>
<td>The agency user in this role has the same capabilities as an LSA with the additional capability of creating and modifying LSAs for their organization. There can only be one PLSA per agency.</td>
<td>OTCnet Customer Support Team</td>
<td>•</td>
<td>•</td>
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</tr>
<tr>
<td>Agency Manager</td>
<td>The agency user in this role can view and download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports. The agency user can view if an endpoint is designated for summary-level classification, and the agency comments associated to an endpoint.</td>
<td>Agency PLSA Agency LSA</td>
<td>•</td>
<td></td>
<td>•</td>
</tr>
</tbody>
</table>
### Chapter 1: Introduction to OTCnet

<table>
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<th>Deposit Processing</th>
<th>Card Processing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Batch Approver</td>
<td>The user assigned this role will have the ability to approve a batch either prior to batch upload (from Offline) or when a batch is uploaded/submitted to OTCnet but not yet approved. This permission is granted especially when, in offline mode, a user has configured the terminal to upload a batch upon Batch Close. An example of this permission applies to a Check Capture Operator: though a terminal may be configured to upload upon close, an Operator is able to close a batch but does not inherently have Upload permissions, therefore the user's permissions will override the terminal configuration, and the batch will not be automatically uploaded. Providing this permission along with Batch Uploader allows for the Check Capture Operator to auto-upload the batch upon close. This role should be granted in limited cases at sites where there is a need for the Operator to perform this function without a Supervisor present. This role <em>only applies</em> to the Offline version of OTCnet.</td>
<td>Agency PLSA Agency LSA</td>
<td>•</td>
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</tr>
<tr>
<td>Batch Uploader</td>
<td>The user assigned this role will have the ability to upload a batch from Offline OTCnet to the online database; this user has no other permissions, and therefore should typically be granted to a Check Capture Operator and Lead Operator. This permission is granted especially when, in offline mode, a user has configured the terminal to upload a batch upon Batch Close. An example of this permission applies to a Check Capture Operator: though a terminal may be configured to upload upon close, an Operator is able to close a batch but does not inherently have Upload permissions, therefore the user's permissions will override the terminal configuration, and the batch will not be automatically uploaded. Providing this permission along with Batch Approver allows for the Check Capture Operator to auto-upload the batch upon close. This role should be granted in limited cases at sites where there is a need for the Operator to perform this function without a Supervisor present. This role <em>only applies</em> to the Offline version of OTCnet.</td>
<td>Agency PLSA Agency LSA</td>
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</tr>
<tr>
<td>Card Administrator</td>
<td>The agency user in this role has the capability to manage endpoints for card processing. The user can view and modify terminal configuration. The user can also modify, delete, view, and search organization hierarchy. Lastly, this user has the capability to download releases and read/view audit card modules.</td>
<td>Agency PLSA Agency LSA</td>
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<td></td>
</tr>
<tr>
<td>Card Operator</td>
<td>This user views organizational hierarchy and searches within the organization. This user can process credit card payments, query card transactions, and view terminal configuration. Finally, this user can read/view the audit log and has partial access to the user’s own activities.</td>
<td>Agency PLSA Agency LSA</td>
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</tr>
<tr>
<td>Check Capture Administrator</td>
<td>The agency user in this role has the capability to define and modify the check capture sites as well as manage accounting codes and modify endpoint mappings. For example, this user can setup the location policy and location group. Additionally, this user can view, modify, and import accounting codes and modify endpoint mappings. This user can also configure the Check Capture functions and perform upgrades of the application as well as has the permission to download user profiles for the site. Furthermore, this user can view checks at the item level or a batch at the summary level classified with multiple accounting codes, view/download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. This user has the permission to download software or firmware to the terminal using the Download Check Capture application permission. Lastly, this user is authorized to download the OTCnet Local Bridge (OLB) application, install the OLB certificate, install the OLB application, create the OLB profile, and start and stop the OLB application.</td>
<td>Agency PLSA Agency LSA</td>
<td>•</td>
<td>Check Capture Administrator</td>
<td></td>
</tr>
</tbody>
</table>
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<th>User Role</th>
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<tr>
<td>Check Capture Administrator</td>
<td>The agency user in this role has the capability to define and modify the check capture sites as well as manage accounting codes and modify endpoint mappings. For example, this user can setup the location policy and location group. Additionally, this user can view, modify, and import accounting codes and modify endpoint mappings. This user can also configure the Check Capture functions and perform upgrades of the application as well as has the permission to download user profiles for the site. Furthermore, this user can view checks at the item level or a batch at the summary level classified with multiple accounting codes, view/download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. This user has the permission to download software or firmware to the terminal using the Download Check Capture application permission. Lastly, this user is authorized to download the OTCnet Local Bridge (OLB) application, install the OLB certificate, install the OLB application, create the OLB profile, and start and stop the OLB application.</td>
<td>Agency PLSA Agency LSA</td>
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<tr>
<td>Check Capture Lead Operator</td>
<td>The agency user in this role will have the ability to scan checks into a batch, view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, edit a batch, balance check amounts, and enter batch control values during batch closing. This user is authorized to install the OTCnet Local Bridge (OLB) certificate, install the OLB application, create the OLB profile, and start and stop the OLB application. Additionally, this user is authorized to accept checks with poor quality, make MICR line corrections, and accept duplicates. This user is not authorized, however, to use out-of-date LVD. This role can establish, maintain, and view processing options for an endpoint pertaining to summary level classification and agency comments.</td>
<td>Agency PLSA Agency LSA</td>
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</tr>
<tr>
<td>User Role</td>
<td>Role Description</td>
<td>Assignable By</td>
<td>Check Capture</td>
<td>Deposit Processing</td>
<td>Card Processing</td>
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<tr>
<td>Check Capture Operator</td>
<td>The agency user that has the authorization to in scan checks into a batch, view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, balance check amounts, and enter batch control values during batch closing. The agency user can also view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint. This user is authorized to install the OTCnet Local Bridge (OLB) certificate, install the OLB application, create the OLB profile, and start and stop the OLB application. Additionally, the user can enter/apply the Accounting Code at the time of scanning checks is established. However, the user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.</td>
<td>Agency PLSA Agency LSA</td>
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<tr>
<td>Check Capture Supervisor</td>
<td>The agency user in this role is the most powerful user on the Check Capture site. The user can perform almost all the functions in Check Capture including view and classify checks at the item level or a batch at the summary level, accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, accept checks with poor quality, as well as view, modify, and import accounting codes, and modify endpoint mappings. However, this user does not have any permissions associated with scanning checks. To ensure “checks and balances,” scanning checks is reserved for a Check Capture Operator or Lead Operator only. This role can also establish, maintain, and view processing options that one or more lower-level endpoints will use in OTCnet. This user is authorized to install the OTCnet Local Bridge (OLB) certificate, install the OLB application, create the OLB profile, and start and stop the OLB application.</td>
<td>Agency PLSA Agency LSA</td>
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<tr>
<td>CIRA Viewer</td>
<td>The agency user in this role can only view organization endpoints and CIRA records. This is the check processing role with the lowest level of access. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated to an endpoint.</td>
<td>Agency PLSA Agency LSA</td>
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<tr>
<td>Deposit Approver</td>
<td>The agency user in this role will approve the deposit report and submit the information to the TGA financial institution.</td>
<td>Agency PLSA Agency LSA</td>
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<tr>
<td>User Role</td>
<td>Role Description</td>
<td>Assignable By</td>
<td>Check Capture</td>
<td>Deposit Processing</td>
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<tr>
<td>Deposit Preparer</td>
<td>The agency user in this role prepares the deposit ticket and supporting information for transmission to the TGA financial institution.</td>
<td>Agency PLSA Agency LSA</td>
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</tr>
<tr>
<td>FPA Viewer</td>
<td>The agency user in this role can only search/view deposit and adjustments and produce reports from it.</td>
<td>Agency PLSA Agency LSA</td>
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<tr>
<td>Local Accounting Specialist</td>
<td>The agency user in this role is an expert on the organizational structure, reporting needs and accounting rules for its depositing and lower-level endpoints. This role will establish, maintain, and view the organizational structure, accounting code mappings to individual endpoints, and the processing options that one or more lower-level endpoints will use in OTCnet.</td>
<td>Agency PLSA Agency LSA</td>
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<tr>
<td>MVD Editor</td>
<td>The agency user in this role can create, update, and read verification records. This role can also download CSV formatted reports, view other general reports such as the 215 Deposit Ticket, 5515 Debit Voucher reports and the ACR Activity report. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated with an endpoint.</td>
<td>Agency PLSA Agency LSA</td>
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<tr>
<td>MVD Viewer</td>
<td>The agency user in this role can read CIRA records in addition to read verification records and read block records containing only AB permissions. This role also has the permission to download CSV formatted reports, view other general reports such as the 215 Deposit Ticket, 5515 Debit Voucher reports and the ACR Activity report. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated with an endpoint.</td>
<td>Agency PLSA Agency LSA</td>
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<tr>
<td>View Report</td>
<td>The agency user in this role will have access to agency reports except for the CIRA CSV report.</td>
<td>Agency PLSA Agency LSA</td>
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<tr>
<td>Deposit Confirmer</td>
<td>The financial institution user in this role will verify the submitted deposit ticket, reject the deposit ticket if necessary, forward the information to the Treasury, and create adjustments, as necessary.</td>
<td>FI PLSA FI LSA</td>
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<tr>
<td>FI Viewer</td>
<td>The financial institution user in this role can only search and view deposits and adjustments, view Financial Institution information and produce reports from it.</td>
<td>FI PLSA FI LSA</td>
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</table>
### Chapter 1: Introduction to OTCnet

<table>
<thead>
<tr>
<th>User Role</th>
<th>Role Description</th>
<th>Assignable By</th>
<th>Check Capture</th>
<th>Deposit Processing</th>
<th>Card Processing</th>
</tr>
</thead>
<tbody>
<tr>
<td>FI/FRB Local Security Administrator (LSA)</td>
<td>The financial institution/federal reserve bank user in this role will maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access.</td>
<td>FI PLSA</td>
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<tr>
<td>FI/FRB Primary Local Security Administrator (PLSA)</td>
<td>The financial institution/federal reserve bank user in this role has the same capabilities as an LSA, with the additional capability of creating and modifying LSAs for their organization. There can only be one PLSA per financial institution.</td>
<td>OTCnet Customer Support Team</td>
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<tr>
<td>FI/FRB Confirmer</td>
<td>The FI/FRB user in this role will verify the submitted deposit ticket, reject the deposit ticket if necessary, forward the information to the Treasury, and create adjustments, as necessary.</td>
<td>FI PLSA &amp; FI LSA</td>
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<tr>
<td>FRB Viewer</td>
<td>The FRB user in this role can only search and view deposits and adjustments, view FRB information and produce reports from it.</td>
<td>FI PLSA &amp; FI LSA</td>
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</table>
Chapter 1: Introduction to OTCnet

Agency User Role Combinations

As shown in Table 4 and Table 5 Agency Deposit Processing, Check Capture and Card Processing user roles can be combined and assigned to an individual user. "•" indicates that the role in the column heading can be combined with the role to the far left of it.

Table 4. Combinable Agency Deposit Processing, Check Capture and Card Processing User Roles

<table>
<thead>
<tr>
<th>Agency User Roles</th>
<th>Agency PLSA</th>
<th>Agency LSA</th>
<th>Kiosk Operator</th>
<th>Accounting Specialist</th>
<th>Local Accounting Specialist</th>
<th>Deposit Preparer</th>
<th>Deposit Approver</th>
<th>FPA Viewer</th>
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<td>Agency PLSA</td>
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</table>
### Table 5. Combinable Agency Check Capture and Card Processing User Roles

<table>
<thead>
<tr>
<th>Deposit Reporting, Check Capture and Card Processing User Roles</th>
<th>Agency Manager</th>
<th>CIRA Viewer</th>
<th>View Report</th>
<th>MVD Editor</th>
<th>MVD Viewer</th>
<th>Check Capture Operator</th>
<th>Check Capture Lead Operator</th>
<th>Check Capture Admin.</th>
<th>Check Capture Supvr.</th>
<th>Batch Approver</th>
<th>Batch Uploader</th>
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<td>Agency PLSA</td>
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<td>Agency LSA</td>
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<td>Accounting Specialist</td>
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<td>Local Accounting Specialist</td>
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<td>Deposit Preparer</td>
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<td>Check Capture Administrator</td>
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<td>Batch Uploader</td>
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Financial Institution (FI) User Role Combinations

Financial institution user roles that can be combined and assigned to an individual user are shown in Table 6. “•” indicates that the role in the column heading can be combined with the role to the far left of it.

<table>
<thead>
<tr>
<th>Financial Institution (FI) User Roles</th>
<th>FI PLSA</th>
<th>FI LSA</th>
<th>FI Confirmer</th>
<th>FI Viewer</th>
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<tbody>
<tr>
<td>FI PLSA</td>
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<td>FI LSA</td>
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<td>FI Confirmer</td>
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<td>FI Viewer</td>
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System Tasks by Agency and Financial Institution (FI) Roles

The two tables below show the system tasks that can be performed by Agency and Financial Institution/Federal Reserve Bank (FI/FRB) user roles as shown in Table 7 and Table 8. “•” indicates that the user role shown in the column heading can perform the task listed to the far left of it.

### Table 7. Deposit Processing and Reporting Roles

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<td>Add/Update/Delete a User</td>
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<td>Manage Own Account</td>
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<td>Create/Modify Deposit</td>
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<td>Confirm/Reject Deposit</td>
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<td>View Deposit/Adjustment Detail</td>
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23
This next table specifies OTCnet Check Capture Roles and corresponding permissions at the Agency level.

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The OTCnet Agency Check Processing user roles and their associated permissions are shown in Table 9.
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### Chapter 1: Introduction to OTCnet

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<td>View Processing Options</td>
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</table>

*CIRA Viewer, View Reports, and Batch Approver are sub-roles assigned to users with existing roles.

**Download Release – includes downloading firmware, OTCnet Offline software, the OTCnet Local Bridge (OLB) application, and Security Updates.
Table 10. Card Processing

<table>
<thead>
<tr>
<th>Card Processing Task</th>
<th>Card Operator</th>
<th>Card Administrator</th>
<th>Card Uploader*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage Own Account</td>
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<tr>
<td>OTCnet Logon and Homepage</td>
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<td>Modify Organization Hierarchy</td>
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<td>View Organization Hierarchy</td>
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<td>Search Organization</td>
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<tr>
<td>Process Card Payments</td>
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<td>Print Receipts</td>
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<td>Card Transaction Query</td>
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<td>View User Defined Fields (UDF)</td>
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<td>Manage Card Process – Modify Terminal Configuration</td>
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<td>Manage Card Process – View Terminal Configuration</td>
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<td>Download OTCnet Local Bridge</td>
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<td>Create OTCnet Local Bridge OLB Credentials</td>
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<td>Import OTCnet Local Bridge OLB Credentials</td>
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<tr>
<td>Read/View Audit Admin – (Partial)</td>
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<tr>
<td>Read/View Audit Card Module – (Partial – Access User’s Own Activities Only)</td>
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<tr>
<td>Card Web Service</td>
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</tbody>
</table>

*The Card Uploader is a Self-Service kiosk-server system role that is authorized to transmit card data from an external kiosk system to OTCnet. This role requests acknowledgement of the data transmitted; the system account with this role has no other permissions.
Summary

In this chapter, you learned:

- OTCnet Background and Organization
- OTCnet User Roles
Chapter 2: Accessing and Navigating OTCnet

OTCnet Participant User Guide
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Glossary

Click this Link to access the full OTCnet Glossary
Overview, Topics, and Audience

Overview

Welcome to Accessing and Navigating OTCnet. In this chapter, you will learn:

- How to start and stop the OTCnet Local Bridge (OLB) application
- How to log in to OTCnet Online
- How to log in to OTCnet Offline
- How to access your User ID and reset your password
- How to navigate the OTCnet Online/Offline home page

Topics

The topics in this chapter include the following:

1. Starting and Stopping the OTCnet Local Bridge (OLB) Application
2. Logging in to OTCnet Online/Offline
3. Accessing a User ID and Resetting Passwords
4. Navigating the OTCnet Online/Offline Home Page

Audience

The intended audience for the Accessing and Navigating OTCnet Participant User Guide includes:

- All OTCnet Users
Topic 1 Starting and Stopping the OTCnet Local Bridge (OLB) Application

The OTCnet Local Bridge (OLB) application is required for terminal detection and performing check capture, check processing and card processing tasks. If a user logs in to perform one of these operations and the OLB application is not started, the user receives the following message: **Terminal detection failed. Please ensure that the OLB application is running.** The OLB application is also required if you are using the Deployable Disbursing System (DDS) Interface (Department of Defense [DoD] only).

If you are a **Check Capture Administrator, Check Capture Supervisor, Check Capture Lead Operator, Check Capture Operator, Card Operator** or **Card Administrator**, the OLB application must be started on the terminal to perform terminal configuration, check capture, check processing, and card processing tasks.

Before starting the OLB application, ensure the following steps are completed in this order:

1. The **Check Capture Administrator** and **Card Administrator** downloaded the OLB application
2. The OLB certificate is installed on the terminal (for OLB versions 1.2.0 and below)
3. The OLB application is installed on the terminal
4. Each user has created an OLB profile, ensuring that the OLB credential file was not renamed (the file name remained the same as it was generated)
5. Each user has imported his/her OLB credentials to the terminal

There is no “timeout” with the OLB application (i.e., a suspension or break in OTCnet activity). Therefore, the OLB application stays connected unless one of the following occurs:

- The user logs out of the terminal (Windows session)
- The terminal is restarted or rebooted
- The user stops the OLB application on the terminal

For newer versions of the **OLB (1.3.0 and higher):**

- The OLB certificate is included in the OLB installer file.
- You do not have to separately install the OLB certificate.

For **OLB versions 1.2.0 and below:**

- For the OLB application to function properly with OTCnet, users are required to separately install the OLB Certificate on the terminal.
- Review the system requirements document for additional information: [https://www.fiscal.treasury.gov/files/otcnet/OTCnet-SysReq.pdf](https://www.fiscal.treasury.gov/files/otcnet/OTCnet-SysReq.pdf)
Start and Stop the OTCnet Local Bridge (OLB) Application

All users are authorized to start and stop the OTCnet Local Bridge (OLB) application.

To start the OLB application, either double-click the Start OTCnet Local Bridge icon on your terminal desktop or click Start>Programs>Start OTCnet Local Bridge.

If the Start OTCnet Local Bridge icon does not reside in either location, contact your Card Administrator or Check Capture Administrator. They support your completion of the steps required to complete the following:

- Install the OLB application on the card terminal
- Install the OLB Application and install the OLB certificate (for OLB versions 1.2.0 and below) for the check capture terminal
- Create your OLB profile
- Import your OLB credentials

If the OLB application is started on the terminal, you receive an OTCnet Local Bridge Application is already running message.

When the OTCnet Local Bridge Startup page appears, enter your User ID and Password in the appropriate text boxes. Password Criteria includes the following, it must:

- Be at least 12 characters long
- Contain at least one uppercase letter
- Contain at least one lowercase letter
- Contain at least one numeric character
- Not have more than two repeating characters
- Not repeat any of your last ten passwords
- Not have been your password during the last ten days
- Not be a word in a language, slang, dialect, or jargon
- Not be related to personal identity, history, environment, or other personal associations

To stop the OLB, double-click the Stop OTCnet Local Bridge icon located on the terminal desktop or Click Start>Programs>Stop OTCnet Local Bridge.
Start and Stop the OTCnet Local Bridge (OLB) Application

To start the OTCnet Local Bridge (OLB) application, complete the following steps:

1. Double-click the **Start OTCnet Local Bridge** icon located on the terminal desktop.
   
   or
   
   Click **Start > Programs > Start OTCnet Local Bridge**

2. The **OTCnet Local Bridge Startup** page appears. Enter your **User ID** and **Password** in the appropriate text boxes.

3. Click **Log In**. A **Login Successful. OTCnet Local Bridge Application Started** message appears.

4. Click **OK**.

   **Application Tip**

   - Click **Cancel** and the **Are you sure you want to exit** message appears.
   - Click **Yes** to cancel the OLB startup.
   - Click **No** to return to the OTCnet Local Bridge Startup page.

5. To stop the OLB application, double-click the **Stop OTCnet Local Bridge** icon located on the terminal desktop as shown in Figure 1.

   **Figure 1. Stop OTCnet Local Bridge Icon**

   or

6. When the **Stop OTCnet Local Bridge** window and the **Are you sure you want to stop the OTCnet Local Bridge Application?** message appears, click **Yes**.
Application Tips

- If you click **No**, the *Are you sure you want to stop the OTCnet Local Bridge Application?* message closes, and the OLB application remains running.
- Stopping the OLB application ensures the application is completely closed and that your OTCnet session is securely terminated.
- Before uninstalling the OLB application, you must first stop the OLB application. If the OLB application has been started on the terminal, ensure that it is stopped before uninstalling the application.
Topic 2 Log in to OTCnet Online

To access OTCnet Online, you must have your Fiscal Service Single Sign On User ID and Password. To obtain your User ID, contact your Primary Local Security Administrator (PLSA) or your Local Security Administrator (LSA). Once your User ID is created, you will receive an email with a temporary password. Now you are ready to log in to OTCnet Online.

The first time you log in to OTCnet Online Single Sign On, you are required to complete the following steps:

- Change your password
- Accept the Rules of Behavior
- Provide challenge and response questions used for secondary authentication
- Enter a shared secret, used when calling the Fiscal Service Help Desk

To log in to OTCnet Offline, double-click the OTCnet Offline (Production or QA) icon on your terminal desktop or click Start >Programs>OTCnet Offline (Production or QA)>Start OTCnet Offline (Production or QA).

If the OTCnet Online icon does not reside on either your desktop or in your Start menu, contact your Check Capture Administrator or Card Administrator to configure the terminal.

Log in for the First Time

Once you receive your User ID and generic password, access the OTCnet application to create a permanent password.

The OTCnet Local Bridge (OLB) application is required for performing check processing, check capture, card processing and terminal configuration operations. If you are a Check Capture Administrator, Check Capture Supervisor, Check Capture Lead Operator, Check Capture Operator, Card Operator or Card Administrator, the OLB application must be started on the terminal in order to perform these operations.

To log in to Fiscal Service Single Sign On (OTCnet Online) for the first time, from the OTCnet Online login screen, enter your User ID and Password and log in. You will enter your temporary password, new password, confirm your new password and change your password. You will answer challenge questions and enter a shared secret phrase. Once you logout, you will log in again to OTCnet with your new password.
Log in for the First Time

To log in to Fiscal Service Single Sign On (OTCnet Online) for the first time, complete the following steps:

1. Access https://otcnet.fms.treas.gov as shown in Figure 2, enter your User ID and Password in the appropriate text boxes and click Log In. The Password Change: Create New Password page appears.

2. Enter your temporary password (Password), New Password, and Confirm New Password in the appropriate text boxes. Click Change Password. A Confirmation page appears stating your new password has been set.

Application Tip

Each response must be at least three characters long and each response is case sensitive.

4. Select any three challenge questions by clicking the check boxes next to the questions and provide your responses in the Response and Confirm Response fields.


6. Enter a Shared Secret phrase and Confirm Shared Secret phrase. Click Save My Shared Secret. A Confirmation page appears showing the challenge questions and responses and
your new shared secret were successfully saved. The Change Challenge/Response-Completed page appears.

Application Tips

- The shared secret phrase must be at least three characters.
- You cannot proceed to OTCnet until the Challenge questions and Shared Secret are set.

7. Click Logout.

Application Tip

After your challenge questions and responses and your shared secret are successfully saved, wait 15 minutes prior to accessing OTCnet.


Application Tip

By logging in with your PIV, SecurID, or User ID and Password, you acknowledge and agree that you have read, understand, and agreed to abide by the Rules of Behavior.
Log In to OTCnet Online

Once you change your password, respond to the challenge questions, and establish a shared secret, log in to OTCnet to access functionality for one or more of the following:

- Administration
- Deposit Processing and Reporting
- Check Capture
- Check Processing
- Card Processing
- Access User Identity (ID) and Reset Password

The OTCnet Local Bridge (OLB) application is required for performing check processing, check capture, card processing and terminal configuration operations. If you are a Check Capture Administrator, Check Capture Supervisor, Check Capture Lead Operator, Check Capture Operator, Card Operator or Card Administrator, the OLB application must be started on the terminal to perform these operations.

To log in to OTCnet Online, from the OTCnet Online login screen, enter your User ID and Password.
Log In to OTCnet Online

To log in to OTCnet Online, complete the following steps:

1. Access [https://otcnet.fms.treas.gov](https://otcnet.fms.treas.gov) as shown in Figure 3 and enter your **User ID** and **Password** in the appropriate text boxes.
2. Click **Log In**. The **OTCnet Home Page** appears.

**Figure 3. Fiscal Service Single Sign On Page**

**Application Tips**

- As a **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, **Check Capture Operator**, **Card Operator** or **Card Administrator**, when logging into OTCnet Online and using Google Chrome, the OTCnet splash screen **does not** appear.
- The OTCnet splash screen **does** appear for the same Internet Explorer (IE) users, when setting up OTCnet.
Topic 3 Log in to OTCnet Offline

To log in to OTCnet Offline, you must have your User ID and temporary password. Your User ID is the same User ID used to log in to OTCnet Online; however, your initial temporary password is different from the password used to access OTCnet Online. To obtain your temporary password, contact your Check Capture Administrator. Once you obtain your temporary password, log in to OTCnet Offline.

Keep the following in mind when logging in to OTCnet Offline:

- To log in, double-click the OTCnet Offline (Production or QA) icon on your terminal desktop
  
  Or

  Click Start >Programs>OTCnet Offline (Production or QA)>Start OTCnet Offline (Production or QA).

- If the OTCnet Offline icon does not reside in either location, contact your Check Capture Administrator to configure the terminal. If a terminal has more than one version of the OTCnet Offline application (Production or QA), do not run both at the same time, as running more than one version at a time causes errors.

- As an added layer of security, you must first start and log in to the OTCnet Offline server before accessing the OTCnet Offline application. To start the Offline server, enter your User ID and Offline password. If this is the first time you are accessing OTCnet Offline, enter your temporary password. Once you have successfully started the Offline server, you are prompted to log in to the OTCnet Offline application.

- If the Offline server is started, log directly in to the OTCnet Offline application. The first time you log in to the OTCnet Offline application you are required to change your password. After your permanent password is set, use your permanent password to startup the Offline server and/or Offline application.

- To stop the OTCnet Offline application, access the Start menu and Programs>Stop OTCnet Offline. Stopping the OTCnet Offline application ensures the application is completely closed and that your OTCnet session is terminated securely.

Start the OTCnet Offline Server

As an added layer of security, the Check Capture Administrator, Check Capture Supervisor, Check Capture Lead Operator, and Check Capture Operator must first log in to the OTCnet Offline server before accessing the OTCnet Offline application. Identify the Offline Server log in page, it is labeled OTCnet Offline Server Startup. The Retrieve Admin Profile link does not appear on this page.

To start the OTCnet Offline server, OTCnet Offline (Production or QA) must be started. You’ll import your OTCnet Offline profile and log in to OTCnet Offline.
Start the OTCnet Offline Server

To start the OTCnet Offline server, complete the following steps:

1. Double-click the **OTCnet Offline (Production or QA)** icon located on your terminal desktop as shown in Figure 4.

   ![Figure 4. OTCnet Offline Icon, Production](image)

   Click **Start>Programs>OTCnet Offline (Production or QA)>Start OTCnet Offline (Production or QA)**. The **OTCnet Offline Startup** page appears as shown in Figure 6.

   **Application Tips**

   - If the icon does not reside in either location, contact your **Check Capture Administrator** to configure the offline terminal.
   - If a terminal has more than one OTCnet Offline application installed (Production or QA training environment), do not run both at the same time as running more than one offline client at a time causes errors.

2. Enter your **User ID** and **Password** in the appropriate text boxes in the **OTCnet Offline Startup** page as shown in Figure 5. Click **Log In**.

   ![Figure 5. OTCnet Offline Startup](image)
Application Tips

- The Offline Server Startup prompt appears as a standalone prompt, outside the browser.
- If you are a Check Capture Administrator and this is your first time starting the OTCnet Offline server and logging in to OTCnet, enter the temporary password you created when you created your Check Capture Administrator Offline Logon Profile.
- If you are a not a Check Capture Administrator and this is your first time starting the OTCnet Offline server and logging in to OTCnet, enter your temporary password.
- After your credentials are successfully authenticated, the Offline Check Capture application log in page displays.
- If you have forgotten your Offline password or you are not authorized to start the OTCnet Offline application, contact your Check Capture Administrator to reset/create your offline password.
Log In to OTCnet Offline Application for the First Time

Once you receive your User ID and temporary password from your Check Capture Administrator, access the OTCnet Offline application to create a permanent password. The application includes the Retrieve Admin Profile link.

To log in to the OTCnet application for the first time, you must start the OTCnet Offline server, Production or QA and log in from the Retrieve Admin Profile page, reset your password and log in to OTCnet Offline.
Log in to OTCnet Offline Application for the First Time

To log in to OTCnet application for the first time, complete the following steps:

1. Double-click the OTCnet Offline (Production or QA) icon located on your terminal desktop.
   Or
   Click Start>Programs>OTCnet Offline (Production or QA)>Start OTCnet Offline (Production or QA). The Retrieve Admin Profile page appears as shown in Figure 7.

   Figure 6. OTCnet Offline Application User Login Page

   ![OTCnet Offline Application User Login Page]

Application Tips

- If the icon does not reside in either location, contact your Check Capture Administrator to configure the terminal.
- If a workstation has more than one version of the OTCnet Offline application (Production or QA), do not run both at the same time as running more than one version at a time causes errors.
- If you are a Check Capture Administrator and this is your first time logging into OTCnet Offline, or you must download user profiles, click the Retrieve Admin Profile link.
3. Enter your *temporary* Password, New Password, Re-Enter New Password and click Save as shown in Figure 8. A Confirmation page appears stating your new password has been set.

![Figure 7. Set Permanent Password](image)

**Application Tip**

After the profile is successfully downloaded and your password was reset, you are prompted to log in to the system with your new password.

4. Click **Return to Login Page** to login to OTCnet Offline.

5. To stop the OTCnet Offline application, click **Start Menu>Programs> OTCnet Offline (Production or QA)>Stop OTCnet Offline (Production or QA).**

**Application Tips**

- Stopping the OTCnet Offline application ensures the application is completely closed and that your OTCnet session is terminated securely. It is recommended that after stopping OTCnet Offline, you wait at least one to two minutes before restarting.
- If more than one version of the OTCnet Offline application resides on a terminal, stop the correct version of the OTCnet Offline application (Stop OTCnet Offline Production or QA).
Log in to OTCnet Offline

If you are a Check Capture Administrator, Check Capture Supervisor, Check Capture Lead Operator, or Check Capture Operator and you have reset your temporary password, log in to OTCnet Offline.

To log in to OTCnet Offline, you must start OTCnet Offline, Production or QA. Log in to the OTCnet Offline server. Click the Return to Login Page to return to the Login Page. If you do not immediately access OTCnet Offline after resetting your temporary password, double-click the OTCnet Offline icon or access your Start Menu under Programs.
To log in to OTCnet Offline, complete the following steps:

1. Double-click the **OTCnet Offline (Production or QA)** icon located on your terminal desktop.
   Or
   
   Click **Start>Programs>OTCnet Offline (Production or QA)>Start OTCnet Offline (Production or QA)**. The **OTCnet Offline Server Start Up** page appears.

2. Enter your **User ID** and **Password** in the appropriate text boxes. Click **Log In**. The **OTCnet Home Page** appears.

**Application Tips**

- If the icon does not reside in either location, contact your **Check Capture Administrator** to configure the terminal.
- If a terminal has more than one version of the OTCnet Offline application (Production or QA), do not run both at the same time, as running more than one version at a time causes errors.
- If the Offline server was not been previously started, enter your User ID and password to start up the Offline server.

**Application Tip**

- To stop the OTCnet Offline application, click **Start>Programs>OTCnet Offline (Production or QA)>Stop OTCnet Offline (Production or QA)**.
- Stopping the OTCnet Offline application ensures the application is completely closed and that your OTCnet session is terminated securely.
- If more than one version of the OTCnet Offline application resides on a terminal, be sure to stop the correct version of the OTCnet Offline application (Stop OTCnet Offline Production or QA).
Topic 4 Accessing a User ID and Resetting Passwords

To obtain your User ID or reset your password, contact your PLSA or LSA. Your User ID or temporary password is emailed to you. Once you sign in with your temporary password, you must reset your password.

Access User ID

If you forget your OTCnet User ID, you can access your User ID from the Single Sign On page by clicking **Forgot your User ID**. Enter your email address to complete your request for a User ID.
Access User ID

To access your User ID, complete the following steps:

1. From the Fiscal Service Single Sign On page, click **Forgot your User ID?** as shown in Figure 9. The Please contact the Fiscal Service IT Service Desk at (304) 480-7777 for assistance with your Production Fiscal Service LDAP account message appears.

2. The Fiscal Service IT Service Desk will ask for your email, first name and last name and will send you three follow up emails.

3. Application Tip

   The Service Desk will send you three emails, with the following information:
   - Password reset instructions (includes your User ID)
   - A temporary password
   - A link to the Identity Manager Single Sign On (ISIM) system

4. Follow the ISIM link from the third email. Enter your User ID and temporary password into the **User ID** and **Password** fields.

5. Click **Log In**.
You are prompted to reset your password.

6. Click **Continue**. You are logged into the ISIM system.

Your password was successfully reset.

7. Click **Logoff** to exit the system. Close your browser. Wait 15 minutes before accessing the OTCnet application.
Reset Password

If you need to reset your password, you can reset it from the Single Sign On page, by clicking the **Forgot your Password?** link. You'll need your **Treasury Login (User ID)** and you must respond to the **Answer Challenge/Responses Questions Provide Responses**. You will be prompted to enter a new password.

Check your Junk E-mail folder if you do not receive an email with your password. It is recommended that you add donotreply@fiscal.treasury.gov to your Safe Senders or Safe Recipients list.
Reset Password

To reset your password, complete the following steps:

1. From the Fiscal Service Single Sign On page, click Forgot your Password? The Self-Service Account/Password Reset page appears as shown in Figure 10.

Figure 9. Single Sign on Page (Forgot Your Password? Link)

![Figure 9. Single Sign on Page (Forgot Your Password? Link)](image)

You will receive an email (Resetting your Forgotten Password) to your official email address with further instructions on how to complete the Self-Service Account/Password Reset process.

4. Check your email. You will receive the email link to reset your password. Copy and paste the entire link (including the equal sign “=” into your web browser. The Answer Challenge/Responses Questions Provide Responses page appears.

Application Tip

You will receive an email (Resetting your Forgotten Password) to your official email address with further instructions on how to complete the Self-Service Account/Password Reset process.
5. Enter your responses for the challenge questions and click **Reset My Password**. The **Answer Challenge/Response Questions – Change Password** page appears.

**Application Tip**

Three invalid attempts to answer your challenge questions results in your account being locked. If your account is locked, call Customer Support at 866-945-7920 or DSN 510-428-6824, Options 1, 2, 4 to re-activate your account.

6. Enter your **New Password**, **Confirm New Password** and click **Change My Password**. The **Challenge/Response Questions – Completed** page appears.

7. Click **Close Browser**.
Topic 5 Navigating the OTCnet Online/Offline Home Page

The *OTCnet Online* home page allows *Check Capture Supervisors, Check Capture Lead Operators, Check Capture Operators* and *Card Operators* to process deposits, capture checks, process checks, process card transactions, view reports, and perform administrative and security functions. Additionally, a user can access information for training, help and to update a user profile. The OTCnet Online home page is accessible for users to either view or perform any of these functionalities.

The *OTCnet Offline* home page allows *Check Capture Supervisors, Check Capture Lead Operators* and *Check Capture Operators* to capture checks along with transaction data, perform administrative functions and access help information. The OTCnet Offline home page is accessible by users to either view or perform any of the functionalities mentioned in *OTCnet Online*.

**OTCnet Online Main Menu**

To access the OTCnet Main Menu, log in with your User ID and Password with the following url, [https://otcnet.fms.treas.gov](https://otcnet.fms.treas.gov). Table 1 provides a list of the Main Menu options available to you. They are accessible on the upper right corner of the OTCnet application.

<table>
<thead>
<tr>
<th>Link</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home</td>
<td>Allows a user to return to the OTCnet home page.</td>
</tr>
<tr>
<td>My Profile</td>
<td>Allows a user to retrieve his or her User ID or reset a Password.</td>
</tr>
<tr>
<td>Training</td>
<td>Allows a user to access the Web-Based Training (WBT) and other corresponding training materials.</td>
</tr>
<tr>
<td>Print</td>
<td>Allows a user to print the page.</td>
</tr>
<tr>
<td>Help</td>
<td>Allows a user to access help for the page they are on.</td>
</tr>
<tr>
<td>Log Out</td>
<td>Allows a user to log out of OTCnet.</td>
</tr>
</tbody>
</table>
The Main Menu is shown in Figure 11. The links are accessible on the upper right side of the OTCnet home page.

**Figure 11. OTCnet Main Menu Page**

![OTCnet Main Menu Page](image1)

**OTCnet Homepage Message Overlay**

All user roles have access to the OTCnet Homepage Message Overlay, in OTCnet Online (you will not see it in OTCnet Offline). For all Google Chrome and Chromium Edge users, the message overlay automatically presents when you first log in to OTCnet. It does not appear for Internet Explorer users.

The message overlay is a messaging platform presenting important news and information on the OTCnet system as shown in Figure 12. It is recommended that you read the messages, close the message overlay and continue viewing the OTCnet homepage.

**Figure 12. OTCnet Homepage Message Overlay**

![OTCnet Homepage Message Overlay](image2)
OTCnet Online Deposit Processing Tab Functionality

To access the OTCnet Deposit Processing functionality, log in with your User ID and password. Table 2 provides a list of the Deposit Processing functions that are available to you.

<table>
<thead>
<tr>
<th>Function</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create Deposit</td>
<td>Allows a user to create deposits for US Currency, Foreign Check Items, and/or Foreign Currency Cash.</td>
</tr>
<tr>
<td>Search Deposits</td>
<td>Allows a user to search for deposits.</td>
</tr>
<tr>
<td>Search Adjustments</td>
<td>Allows a user to search for adjustments.</td>
</tr>
<tr>
<td>Create Returned Item Adjustment</td>
<td>Allows a user to create a returned item adjustment.</td>
</tr>
</tbody>
</table>

The Deposit Processing tab, as shown in Figure 13, allows you to access Deposit Processing functionality, though depending on your user role, you may not see all functionality.

Figure 13. Deposit Processing Tab
OTCnet Online Check Processing Tab Functionality

To access the OTCnet Check Processing functionality, log in with your User ID and password. Table 3 provides a list of the Check Processing functions that are available to you.

Table 3. Check Processing Tab Descriptions

<table>
<thead>
<tr>
<th>Function</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage Verification</td>
<td>Allows a user to search and/or create an MVD record.</td>
</tr>
<tr>
<td>CIRA Query</td>
<td>Allows a user to view and/or modify a CIRA record.</td>
</tr>
<tr>
<td>Batch Management</td>
<td>Allows a user to search, view, close, approve and submit a batch. A user may edit and void an item within a batch with the proper permission.</td>
</tr>
<tr>
<td>Check Scan</td>
<td>Allows a user to scan checks.</td>
</tr>
<tr>
<td>Transmission History</td>
<td>Allows a user to view transmission history for batches that are uploaded from the offline check capture application.</td>
</tr>
</tbody>
</table>

The Check Processing tab is shown in Figure 14. Depending on your user role, you may not see all functionality shown in the image.

Figure 14. Check Processing Tab
OTCnet Online Card Processing Tab Functionality

To access the OTCnet card processing functionality, log in with your User ID and password. Table 4 provides a list of the card processing functions that are available to you.

Table 4. Card Processing Tab Descriptions

<table>
<thead>
<tr>
<th>Function</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Transaction Query</td>
<td>Allows a user to query a card transaction.</td>
</tr>
<tr>
<td>Process Card Payment</td>
<td>Allows a user to process a card payment.</td>
</tr>
</tbody>
</table>

The Card Processing tab is shown in Figure 15. Depending on your user role, you may not see all functionality shown in the image.

Figure 15. Card Processing Tab
OTCnet Online Administration Tab Functionality

To access the OTCnet Administration functionality, log in with your User ID and password. Table 5 provides a list of the Administration functions that are available to you.

Table 5. Administration Tab Descriptions

<table>
<thead>
<tr>
<th>Function</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage Organizations</td>
<td>Allows a user to manage Organization Hierarchy, Accounting Codes, Custom Labels, Processing Options, and User Defined Fields.</td>
</tr>
<tr>
<td>Manage FI</td>
<td>Allows a user to create and/or modify a Financial Institution, transfer FI RTN Numbers, transfer CA$HLINK accounts, and maintain FRB CA$HLINK accounts.</td>
</tr>
<tr>
<td>Manage Users</td>
<td>Allows a user to manage OTCnet user accounts and profiles.</td>
</tr>
<tr>
<td>Management</td>
<td>Allows a user to manage OTCnet processes.</td>
</tr>
<tr>
<td>Manage Check Processing</td>
<td>Allows a user to manage terminal configuration and forms.</td>
</tr>
<tr>
<td>Manage Card Processing</td>
<td>Allows a user to manage terminal configuration.</td>
</tr>
<tr>
<td>Manage Centralized Deployment</td>
<td>Allows users access to the following: Release Configuration, Edit Release and Download Release.</td>
</tr>
<tr>
<td>Audit</td>
<td>Allows a user to review the audit log history.</td>
</tr>
<tr>
<td>Utilities</td>
<td>Allows a user to review batch utilities, including Batch Recreate and Batch Repair.</td>
</tr>
</tbody>
</table>

The Administration tab is shown in Figure 16. Depending on your user role, you may not see all functionality shown in the image.

![Figure 16. Administration Tab](image-url)
OTCnet Online Reports Tab Functionality

To access the OTCnet Reports functionality, log in with your User ID and password. Table 6 provides a list of the Reports functions that are available to you. Depending on your user role, you are only authorized to view and download certain reports.

<table>
<thead>
<tr>
<th>Function</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposit Processing Reports</td>
<td>Allows a user to view and download Business, Security and Administration reports.</td>
</tr>
<tr>
<td>Check Processing Reports</td>
<td>Allows a user to access Check Processing reports.</td>
</tr>
<tr>
<td>Historical Reports</td>
<td>Allows a user to query and download historical reports.</td>
</tr>
</tbody>
</table>

The Reports tab is shown in Figure 17. Depending on your user role, you may not see all functionality shown in the image.

Figure 17. Manage Reports
OTCnet Offline Administration Tab Functionality

To access the OTCnet Offline Administration functionality, log in with your User ID and password. Table 7 provides a list of the Administration functions available to you.

<table>
<thead>
<tr>
<th>Function</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage OTC Endpoints</td>
<td>Allows a user to select and download OTC Endpoints.</td>
</tr>
<tr>
<td>User Administration</td>
<td>Allows a user to download, update, and manage user profiles.</td>
</tr>
<tr>
<td>Manage Check Processing</td>
<td>Allows a user to manage terminal configuration and forms.</td>
</tr>
<tr>
<td>Audit</td>
<td>Allows a user to review the audit log history.</td>
</tr>
</tbody>
</table>

The Administration tab is shown in Figure 18. Depending on your user role, you may not see all functionality shown in the image.

Figure 18. OTCnet Offline Administration

Offline Application
OTCnet Offline Check Processing Functionality

To access the OTCnet Offline Check Processing functionality, log in with your User ID and password. Table 8 provides a list of the Check Processing functions available to you.

**Table 8. OTCnet Offline Check Processing Descriptions**

<table>
<thead>
<tr>
<th>Function</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manage Verification</td>
<td>Allows a user to select and download OTC Endpoints.</td>
</tr>
<tr>
<td>Batch Management</td>
<td>Allows a user to search, view, close, approve, upload and acknowledge a batch. A user may edit and void an item within a batch with the proper permission.</td>
</tr>
<tr>
<td>Check Scan</td>
<td>Allows a user to scan checks.</td>
</tr>
</tbody>
</table>

The Administration tab is shown in Figure 19. Depending on your user role, you may not see all functionality shown in the image.

**Figure 19. OTCnet Offline Check Processing Descriptions**
Summary

In this chapter, you learned:

• How to start and stop the OTCnet Local Bridge (OLB) application
• How to log in to OTCnet Online
• How to log in to OTCnet Offline
• How to access your User ID and reset your Password
• How to navigate the OTCnet Online/Offline home page
Chapter 3 Capturing and Managing Card Payments

OTCnet Participant User Guide
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Glossary

Click this link to access the full OTCnet Glossary.
Overview, Topics, and Audience

Overview
Welcome to Capturing and Managing Card Transactions. In this chapter, you will learn:

- The purpose of managing card transactions
- How to process a card transaction
- How to process a receipt from the card terminal

Topics
This chapter is organized by the following topics:

- Purpose of Managing Card Transactions
- Process a Card Transaction
- Process a Receipt

Audience
The intended audience for the Capturing and Managing Card Transactions Participant User Guide includes:

- Card Operators
Topic 1 Purpose of Managing Card Transactions

There are two components under the Card Processing tab within OTCnet. They include Process Card Payment and Card Transaction Query. The Card Processing functionality is used to capture and manage credit, debit and gift card transactions. As a Card Operator, you are authorized to process card payments and refunds. The card transaction information is then stored in the OTCnet application.

A successful card transaction is saved in the OTCnet database with the following fields populated:

- Card Transaction Status
- Card Entry Mode
- Card Payment Network
- Card Processing Method
- Source
- Card Transaction Amount
- Refund Indicator (Y or N)
- Card Timestamp
- Card Time zone
- Chain Code
- Division
- Merchant ID
- Card Terminal ID
- Card Invoice ID

When processing card transactions in OTCnet, OTCnet prevents duplicate debit and credit card transactions by using a (Card) Invoice ID as a unique identifier. When a card is declined, OTCnet does not record declined card transactions in OTCnet.

OTCnet does not apply refunds to debit or gift cards. The agency may offer one of the following:

- Distribute a cash refund for debit card and gift card transactions
- Relay to customers that refunds can only be made to credit cards

Once the card transaction data is collected, a user may query card transaction data (e.g., for processed and refunded card payments).
Below is the list of responsibilities for the **Card Administrator** and **Card Operator**. Some responsibilities overlap and others do not. The **Card Administrator** can modify organization hierarchy and user defined fields (UDFs), manage card processing, and download the OTCnet Local Bridge, for example. **Card Operator** responsibilities include, though are not limited to: processing card payments, printing receipts and performing card transaction queries.

![Table 1. Card Processing Tasks](image)

*The Card Uploader is a self-service kiosk-server system role that is authorized to transmit card data from an external kiosk system to OTCnet. This role requests acknowledgement of the data transmitted; the system account with this role has no other permissions.*
**Topic 2 Process a Card Payment**

As a **Card Operator**, you are authorized to capture a customer’s credit, debit and gift card payments. Once a **Card Administrator** sets up your card terminal configuration settings, you can process a card payment.

**Card Administrators** are authorized to create UDFs for card processing. UDFs are custom fields created to capture information on specific data fields in OTCnet. These UDFs display for the **Card Operator** on the *Card Capture – Perform Card Transaction* page. UDFs can be configured to be either required or optional. The maximum number of UDFs for card processing is three.

There are two ways to process a card payment:

1. Process Payment
2. Manual Card Entry

**Logical Order for Capturing a Card Payment**

To capture a card payment and ensure the batch reaches OTCnet and WorldPay, follow these steps:

- **Verify the OLB connection**
  - If the OLB is connected, the system proceeds to validate that your card terminal is registered. If the OLB is not connected, you receive an error message. If the OLB is not online, you cannot make a card payment.
  - The OLB Communication Indicator, in the upper right-hand corner of the screen, communicates whether the OLB connection is active (green) or inactive (red).
  - If the OLB is online, OTCnet validates that the terminal is registered and displays the message “*Validating registration…*”.
    - If a registered terminal is found, the “*Registration found!*” message displays.
    - If a registered terminal is not found, or a terminal is offline, the error message “*The Card Terminal could not be detected. Please verify that your terminal is connected (plugged in) and/or configured to the OTCnet application*” displays.
    - If the OLB is inactive, the Card Processing page is blank and error message “*Terminal detection failed. Please ensure that the OLB application is running*” displays.
    - If the OLB connection is lost at any time during card payment, check the OLB connection and restart the card payment workflow from the beginning.

- **Validate that your card terminal is registered** – it must be set up and turned on.

- **Capture the card payment** – The **Card Operator** enters the payment amount and requested field data for the card payment and clicks **Process Payment**. This prompts the customer to pay with a credit, debit or gift card on the terminal to complete the transaction.

- **Cancel payments while performing data entry** – This is used only if necessary, i.e., customer changes his/her mind about making a card payment.
• **Print a receipt** – This is used after the item information is keyed into the data entry screen. Click **Process Payment** and click **Receipt** to print a receipt for the transaction.

**Card Terminal**

OTCnet agencies use the card terminal for card processing as shown in Figure 1. The **Card Operator** enters the dollar amount of the card payment in OTCnet as shown in see Figure 2. A message displays at the top of the **Card Capture – Perform Card Transaction** page discouraging users from entering Personally Identifiable Information (PII) data in any UDF.

The customer inserts the card, at the bottom of the terminal as shown in Figure 3, swipes the magnetic strip of a card on the right side of the card terminal, or taps a contactless card, for payment with the card terminal. The card terminal also performs refunds and voids transactions.

Once the card terminal is set up, the initial screen may vary. Typically, a **Welcome**, **Thank You for shopping with us**, or **Have a nice day** screen appears.

*Figure 1. Card terminal, initial screen*
Figure 2. Card Capture – Perform Card Transaction, enter dollar amount of card payment in OTCnet

Figure 3. Card Terminal, payment amount, insert card
Types of Acceptable Cards

The acceptable credit, debit and gift cards that can be processed through the OTCnet card processing functionality are listed below. If a customer tries to use a different type of card, the payment is declined and you receive the message, “The card was declined. Please inform the customer to try an acceptable card.” Acceptable cards include the following major label cards:

- Visa
- MasterCard
- American Express
- Discover
To capture a card payment with Process Payment, complete the following steps:

1. From the **Card Processing** tab, click **Process Card Payment**. The **Card Capture – Perform Card Transaction** page appears.

   **Application Tip**
   
   OTCnet verifies the OLB connection. Next, OTCnet validates card terminal registration, the “Registration found!” message appears.

2. Under **Transaction Data**, enter the **Amount** of the card payment.

   **Application Tips**
   
   - An amount must be entered (it displays in the **Amount** field) or the **Card Operator** receives the message, “Please enter an amount.”
   - Enter the amount using two decimal places e.g., for a $25.00 payment, enter: “25.00”.
   - When entering an amount, only two decimal places can be entered and no alpha characters.
   - When entering characters in the **Amount** field, the only symbol accepted is a “.” **Card Operators** receive an “Invalid character entered in the transaction amount field” message if any other characters are entered.
   - The amount entered must be greater than $0.00 and less than $24,999.99. An amount must be entered, or the **Card Operator** receives a message to “Please enter an amount. Please inform the customer to try again. Then click the Process Payment button.” The amount displays in the **Amount** field (see Figure 8). Click **Process Payment**.
   - When digits are entered in the **Amount** field that are less than 0.01, the **Card Operator** receives the message, “The transaction amount entered cannot be less than 0.01.”

3. Under **Terminal Controls**, click **Process Payment** as shown in Figure 4. Press **Clear** to clear the Amount field. The customer is presented with the **Transaction Amount** screen. The customer makes a card payment by inserting the card into the chip insert slot, tapping a contactless card on the screen, or swiping the magnetic strip of a card on the right side of the card terminal. The card terminal begins to process the payment.
Figure 4. Card Capture – Perform Card Transaction, enter Amount and Process Payment

4. On the card terminal, the Your Total is screen appears, with the dollar amount of the payment. The customer presses the Pay Now button.

5. The card terminal responds: Press Enter PIN or Press Green Enter to Bypass Pin. The customer presses the green (O) button. The card terminal completes the payment process.

Application Tip

Once you click Process Payment, Cancel Transaction is enabled, and you can cancel the transaction.
Card Processing

Application Tips

- When making a card payment using a debit card, the customer must enter the card pin. If the pin is not entered, you receive this message in OTCnet: “The card was declined. Please inform the customer to try again. Then click the ‘Process Payment’ button.”

- Dual Interface debit cards can bypass pin entry, non-dual interface debit cards cannot. A debit card is non-dual interface if there is no major payment network logo on the card (i.e., Visa or Mastercard). When a non-dual debit card is used and the customer chooses to bypass pin entry, the payment is declined, because a signature is required for these payments. Card terminals are configured not to accept signatures. If the card is a dual interface debit card, and the customer chooses to bypass pin entry, the payment will be processed as a credit.

- On the card terminal, a number of messages may appear for the customer, depending on whether the customer inserts or swipes a card or taps a contactless card. After the customer completes the payment, OTCnet displays the “Transaction was processed successfully. Card invoice ID XXXXXXXXXXXX, Amount $XX.00” message.

- The Amount field is cleared out. Process Payment and Print Receipt are enabled. To print a receipt, you have 4-6 seconds to click Print Receipt. If Print Receipt is not clicked within the allotted time, it grays out. If a receipt is still needed, access Topic 3: Process a Paper Receipt from the Card Terminal in this user guide.

- When the terminal is in a busy state (i.e., currently being used by another Point of Sale [POS]), the terminal displays this message: Card terminal is busy when the Card Operator clicks Process Payment.

- Typically, the customer only waits a few seconds. When a card is declined, you receive the message, “The card was declined. Please inform the customer to try again.”
Process a Card Payment – Manual Card Entry

To capture a card payment with Manual Card Entry, complete the following steps:

1. Under Terminal Controls, click **Manual Card Entry** as shown in Figure 5. Press **Clear** to clear the **Amount** field.

   ![Figure 5. Card Capture – Perform Card Transaction, enter Amount and click Manual Card Entry](image)

   - Use **Manual Card Entry** only when the customer’s card is not properly read when the card is inserted, swiped, or tapped on the card terminal.
   - When you select the **Manual Card Entry** button, a message appears, “Manual card entry should only be used as a contingency when other card payment methods do not work. Debit cards cannot be used for manual card entry. Are you sure you want to manually enter the customer’s card to complete this payment?”
   - Once you click **Manual Card Entry, Cancel Transaction** also becomes enabled, and you can cancel the transaction.
   - The latest version of the OLB must be installed to use Manual Card Entry.

2. Click **Yes** in response to the Manual Card Entry verification to proceed.
Application Tip

If you do not wish to proceed, click No to the Manual Card Entry verification. The screen returns to normal and the Process Payment, Manual Card Entry, and Clear buttons are clickable.

3. On the card terminal, the customer is presented with the Please Enter Card Number screen. The customer uses the card terminal buttons to enter the card number and presses the green (O) button.

4. The Please Enter Expiry Date (MM/YY) screen appears. The customer uses the card terminal buttons to enter the card’s expiration date and presses the green (O) button.

5. The Please Enter CCV Number screen appears. The customer uses the card terminal buttons to enter the card’s CCV number and presses the green (O) button.

6. The Pay Now screen appears. The customer presses either the green (O) button or the Pay Now button.

Application Tips

- On the card terminal, a number of messages may appear for the customer. After the customer completes the payment, you see the message, “Transaction was processed successfully. Card invoice ID XXXXXXXXXXXX, Amount $XX.00.”
- The Amount field is cleared out. Process Payment and Print Receipt are enabled. To print a receipt, you have 4-6 seconds to click Print Receipt. If Print Receipt is not clicked within the allotted time, it grays out.
Cancel a Card Payment

The Card Operator is authorized to cancel a payment in OTCnet after a payment amount is entered for payment processing. Cancelling a card payment means that the amount of the payment is credited back to the customer. A payment may be canceled for various reasons, for example: you may begin the payment process too soon and the customer isn’t ready, or the customer may realize he/she does not have a card available for payment.

There are three ways to cancel a card payment using OTCnet and the card terminal:

1. In OTCnet, you can cancel the payment by clicking Process Payment. For Process Payment, the customer must have either inserted the card into the slot on the bottom of the card terminal, tapped a contactless card on the card terminal screen, or swiped the magnetic strip of a card on the right side of the card terminal, and the customer cannot have provided additional input.
   - Additional input may include typing in a Pin or clicking the green (O) button. Next, click Cancel Transaction. You have Cancel Transaction in the Terminal Controls area. When you click Cancel Transaction, the payment is canceled. The customer receives a “Canceled” message on the card terminal. You can print a Canceled Receipt.
   - Once a customer has used a card on the card terminal, the payment data is sent to WorldPay (in-flight) and cannot be canceled by the customer or by you. In this scenario, a Canceled Receipt does not apply.

2. In OTCnet, you can cancel the payment by clicking Manual Card Entry. Once you have entered the card number in the card terminal, click Cancel Transaction. When you click Cancel Transaction, the payment is canceled. The customer receives a “Canceled” message on the card terminal. You can print a Canceled Receipt. If you have not entered the card number, you do not need to click Cancel Transaction.

3. On the card terminal, the customer cancels the payment. The customer clicks on the red button (X) on the card terminal. In OTCnet, you receive a message on the Card Capture – Perform a Card Transaction screen that the payment is canceled. Provide instructions, to the customer, on how to perform another payment.
Cancel a Card Payment

In **option one**, to cancel a card payment with Process Payment, complete the following steps:

1. From the *Card Capture—Perform Card Transaction* page, enter the pertinent card details using **Process Payment**. Click **Cancel Transaction** as shown in Figure 6 to cancel the payment.

![Figure 6. Card Capture - Perform Card Transaction, cancel card payment](image)

**Application Tip**

It takes about 6-8 seconds to process a payment. To cancel a payment, you must click **Cancel Transaction** during this time. On the card terminal, customers receive a message communicating that the transaction has been canceled.

The system prints a receipt with “Result = Canceled”. Select **Return Home** to go to the OTCnet homepage.

**Application Tip**

The receipt is printed to your default Windows receipt printer. **Print Receipt** stays enabled to allow you to print multiple copies of a receipt.
In **option two**, to cancel a card payment with Manual Card Entry, complete the following steps:

1. From the *Card Capture—Perform Card Transaction* page, enter the pertinent card details, using **Manual Card Entry**. Click **Cancel Transaction** to cancel the payment.

2. The system prints a receipt with “Result = Canceled”. Select **Return Home** to go to the OTCnet homepage.

In **option three**, to cancel a card payment, follow this step:

1. The customer is presented with the “*Transaction Amount*” screen. The customer clicks the red button (X) twice.

**Application Tips**

- A customer can cancel a card payment at any time during the payment process.
- The customer must press the red button (X) twice to cancel the payment.
  - The first time the customer presses the red button (X) it cancels PIN entry.
  - The second time the customer presses the red button (X) it cancels the transaction.
Credit and Debit Card Collections Transactions

According to the Treasury Financial Manual, debit and credit (Card) acquiring services are provided by a financial institution, designated by the Bureau of the Fiscal Service (Fiscal Service), as its Financial Agent. The Financial Agent credits and debits participating agencies for all Card transactions initiated by agencies for collection of obligations. The Financial Agent may use the services of a merchant acquirer, or processor, for card authorization, transaction processing and other services on behalf of the Financial Agent.

The role of the Agencies in credit and debit card collections includes the following, they must:

- Obtain authorization for each sales transaction for the total amount of the transaction. An authorization code indicates availability of a cardholder’s credit, or funds, upon authorization. If a sales transaction is not authorized, the agency must not complete the sale. Declined sales transactions are initiated from the bank that issued the Card. The Financial Agent is authorized to credit and debit an agency for any sums due to and from the agency. An agency must deposit only transaction receipts that result from cardholder transactions with that agency.

- Review all card collection processes. Ensure that personnel assigned as business line (Chain) and location level (Merchant Identification Number) points of contact are properly trained to accommodate Visa, Mastercard, American Express, Discover, and debit cards, as appropriate.

- Limit their daily credit card collections; individual transactions are no more than $24,999.99. You will receive messages from OTCnet during card payment and via OTCnet when specific actions occur.
Topic 3 Print a Paper Receipt

You are authorized to print paper receipts for card transactions using Process Card Payment or Card Transaction Query. Once you have processed a payment successfully, print an Approved Receipt. You may also print a Declined Receipt for a declined payment or a Canceled Receipt for a canceled payment. You may print multiple copies of a receipt.

A paper receipt is generated for approved, declined and canceled credit, debit or gift card payments. The receipt(s) prints out to your default Windows printer (on 8.5 x 11 letter-sized paper). The receipt is custom to the result of the transaction.

The return/refund policy at the bottom of the Approved Receipt template is selected by the organization. If refunds are not issued because the transaction is not for a service or purchase, no policy is shown. The receipt includes: Address Line 1, Address Line 2, City, State, ZipCode, and the Telephone number where the credit, debit or gift card payment is made.

When printing a receipt, keep the following information in mind:

1. The Approved Receipt is the same receipt, whether printed from the Card Capture-Perform Card Transaction page or from the Card Transaction Query page.
2. OTCnet captures an audit record of all print receipts.
3. On the card terminal, a signature is not required for all card types. Some agencies may require a signature on a printed receipt. Other agencies do not. This is determined by the agency.
4. Only American Express cards require a receipt be printed for declined and canceled payments. Visa, Mastercard and Discover cards do not require a receipt for canceled transactions. Declined and canceled payment receipts are printed for all card brands for consistency.
Print a Receipt From the Card Capture—Perform Card Transaction Page

To print a paper receipt from Card Processing, the Card Capture—Perform Card Transaction page, complete the following steps:

1. Enter the pertinent card details to process a card payment.
2. Under Terminal Controls, click Print Receipt as shown in Figure 7. An Approved Receipt prints for the approved transaction.

**Figure 7. Card Processing Card Capture – Perform Card Transaction, Print Receipt**

**Application Tips**

- Print Receipt remains enabled to allow you to print additional receipts.
- You have about 4-6 seconds to click Print Receipt.
- If Print Receipt is not clicked within the allotted time, it grays out. If a receipt is still needed, access the Card Transaction Query function.
Print a Receipt From Card Transaction Query

To print a paper receipt from the Card Transaction Query page, complete the following steps:

1. Enter the pertinent card details to process a card payment.
2. The View Card Transaction History Details page displays. Click Print Sale Receipt as shown in Figure 8 to print a paper receipt. Click Return Home.

Figure 8. View Card Transaction History Details, Print Sale Receipt

Additional Buttons

- **Previous** enables you to return to the previous page.
- **Refund Transaction** is also enabled. An Approved Receipt prints for the approved transaction.
- **Print Sale Receipt** remains enabled so that you can reprint additional receipts as needed.
Reprint a Paper Receipt

To reprint a paper receipt, complete the following steps.

1. From the Card Capture—Perform Card Transaction page, enter the pertinent card details to process a card payment.

2. Under Terminal Controls, click Print Receipt. An Approved Receipt prints for the approved transaction.

   - Print Receipt remains enabled to allow you to print additional receipts.
   - You have about 4-6 seconds to click Print Receipt.
   - If Print Receipt is not clicked within the allotted time, it grays out.
   - If Print Receipt is not clicked within the allotted time, it grays out.
   - If a receipt is still needed, access the Card Transaction Query function.

3. From the Card Transaction Query page, enter the pertinent card details to process a card payment.

4. The View Card Transaction History Details page displays. Click Print Sale Receipt to print a paper receipt. Click Return Home.

   - Previous enables you to return to the previous page.
   - Refund Transaction is also enabled. An Approved Receipt prints for the approved transaction.
   - Print Sale Receipt remains enabled so that you can reprint additional receipts as needed.
Summary

In this chapter, you learned:

- The purpose of managing card transactions
- How to process a card transaction
- How to print a receipt from the card terminal
Chapter 4. Reporting on Card Transactions

OTCnet Participant User Guide
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Glossary

Click this link to access the full OTCnet Glossary.
Overview, Topics, and Audience

Overview
Welcome to Reporting on Card Transactions. In this chapter, you will learn to:

- Query Card Transaction History
- Complete a Card Refund

Topics

- Query Card Transaction History
- Card Refunds

Audience
The intended audience for the Reporting on Card Transactions Participant User Guide includes:

- Card Operators
## Topic 1 Query Card Transaction History

**Query Card Transaction History** allows for the following:

- Querying card transaction history
- Refunding a transaction
- Printing a receipt for a refund
- Reprinting a sales receipt

When a query is run, OTCnet validates and retrieves the items that meet the query criteria and displays the results, if validation passes. OTCnet displays selected transaction record details. To run a query, the OTCnet Local Bridge must be started.

As a **Card Operator**, you are authorized to query card transaction history. Search card transactions by **Chain Code**, **Division**, **ALC**, **Merchant ID**, **Invoice ID**, **Date**, and **Transaction Status**. You can also query card transaction history against only one Endpoint selection. If the criteria entered does not generate any card processing transaction records, OTCnet displays the error message, “No card processing transaction records found.”

The **Query Card Transaction History** page allows you to select a transaction record and view the details from your search results. The search results include card transactions that have been processed in OTCnet and the kiosk card transmission file. The search results also include the **Total Records** and the **Total Card Amount** of the transactions returned by the query. When a transaction status is not selected:

- **Total Records** displays the total number of records that are displayed from the query results.
  - **Total Records** = Captured + Refunded

- **Total Card Amount** displays the total amount value for all the card transactions that are displayed from the query search results.
  - **Total Card Amount** = Capture – Refunded

Refunded amounts are subtracted from the **Total Card Amount**. However, they are still included in the **Total Records** count. The search for **Query Card Transaction History** is case sensitive.
Query Card Transaction History

To complete a card transaction query, complete the following steps:

1. From the Card Processing tab, click **Card Transaction Query**.

2. The *Card Processing – Query Card Transaction History* page appears. Enter your search criteria.
   - **Under Search Criteria,**
     - Enter an Endpoint, *optional*
     - Enter the Chain Code, *optional*
     - Enter Division, *optional*
     - Enter ALC, *optional*
     - Enter Merchant ID, *optional*
     - Enter Invoice ID, *optional*
     - Select a From and To Date range, *optional*
     - Under **Transaction Status**, click the **Processed** or **Refund** radio button, *optional*

3. Click **Search**. The Search Results table appears, as shown in Figure 1. Click **Count** to display the **Total Records** and **Total Card Amount**.

**Application Tips**

- The maximum Date range is 30 days.
- A **Processed** payment is a completed payment.
- A **Refunded** payment is a payment that has been credited back to a customer.

**Total Records** are displays showing the total number of records that are displayed from the query results.

- **Total Records** = Captured + Refunded

**Total Card Amount** displays the total amount value for all the transactions that are displayed from the query search results.

- **Total Card Amount** = Capture – Refunded
4. Click the **Invoice ID** hyperlink of the card transaction details you wish to view. The **View Card Transaction History Details** page displays. Review the details of the selected transaction record.

6. Refund a debit card transaction with cash by clicking **Refund With Cash**. Click **Print Sale Receipt** to print a paper receipt.

### Additional Buttons

- Click **Refund Transaction** to refund a card transaction.
- Click **Print Sale Receipt** to print a paper receipt.
- Click **Previous** to return to the previous page.
- Click **Return Home** to return to the OTCnet Home Page.
Topic 2 Card Refunds

Credit Card Refunds

Card Operators have the authority to refund card transactions. A refund is a transaction that returns a card payment to the customer. For credit card refunds, the return is credited back to the customer’s card. Gift card refunds and debit card refunds are paid in cash, by the Agency. All refunds are processed through the Card Transaction Query page.

To complete a credit card refund, the OTCnet Local Bridge (OLB) must be started and you must have completed your card terminal setup.

Agencies are responsible for reconciling all transaction data. For card transactions, data reconciliation can be conducted using the source system, merchant card processor, and the Department of Treasury’s reporting repository. Card transactions processed via OTCnet are viewed within the OTCnet application, Worldpay from FIS iQ portal, and Collections Information Repository (CIR). CIR provides the summary and detailed transaction data for settled transactions.

When reconciling, CIR has Card Reports that provide the user with all reporting information associated with the selected card transaction(s). These transactions auto pull from the Card Acquiring Service (CAS) and Pay.gov.

Additional information includes the following:

- Refunds are recorded in the Audit Log.
- Refunds are recorded as separate transactions from card payments.
- You cannot refund a previously refunded transaction. Once a refund is successfully processed, Refund Transaction is no longer shown on the View Card Transaction History Details page. If the transaction selected is for a sale transaction that has already been refunded, Refund Transaction does not display.
Credit Card Refunds

To complete a credit card refund, complete the following steps:

1. Click **Card Processing** > **Card Transaction Query**.
2. The **Card Processing—Query Card Transaction History** page appears. Enter your search criteria. Click **Search**.
3. The Search Results table appears. Click the **Invoice ID** hyperlink of the card transaction details you wish to view.
4. The **View Card Transaction History Details** page displays the card transaction history details as shown in Figure 2. Review the details of the selected transaction record. Click **Refund Transaction**.

**Figure 2: View Card Transaction History Details, Click Refund Transaction**

<table>
<thead>
<tr>
<th>Card Transaction History Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Card Transaction Details</strong></td>
</tr>
<tr>
<td>Invoice ID:</td>
</tr>
<tr>
<td>CTC Endpoint:</td>
</tr>
<tr>
<td>ALC:</td>
</tr>
<tr>
<td>Chain Code:</td>
</tr>
<tr>
<td>Chain:</td>
</tr>
<tr>
<td>MccCard ID:</td>
</tr>
<tr>
<td>Card Terminal ID:</td>
</tr>
<tr>
<td>Date / Time:</td>
</tr>
<tr>
<td>Amount:</td>
</tr>
<tr>
<td>Transaction Status:</td>
</tr>
</tbody>
</table>

**Application Tip**

5. A **Refund Transaction** dialog box appears. Click **OK**. On the **View Card Transaction History Details** page, the **Refund in Progress** message appears.
6. The **Refund Transaction** dialog box appears, stating the transaction was successful. Click **Close**.
Application Tips

- If a customer requests a receipt, click **Print Refund Receipt** before clicking **Close**.
- Once the transaction is refunded, **Refund Transition** is no longer visible on the **View Card Transaction History Details** page.
- Once a refund has been issued, the customer cannot reprint a receipt for the original sale transaction, from this screen. You can query the transaction again, search for **Processed** transactions and **Print Sale Receipt**.

Additional Buttons

- Click **Print Sales Receipt** to print a paper receipt.
- Click **Previous** to return to the previous page.
- Click **Return Home** to return to the OTCnet Home Page.

7. To reprint an approved payment receipt for credit and gift cards, click **Print Refund Receipt** from the **View Card Transaction History Details** page.
Debit Card and Gift Card Refunds

Card Operators have the authority to refund a debit card or a gift card transaction. Both refunds are provided in cash, by the Agency, and processed through the Card Transaction Query.

Debit card and gift card transactions are recorded as separate transactions in OTCnet. OTCnet does not send any data to Worldpay as a debit card refund will not be applied to a customer’s card, when using a PIN number. The Agency documents the transaction as an offline process. OTCnet captures the transaction data for the cash refund.

You do not need the OLB or card terminal for debit card or gift refunds. An exception is, debit card payments processed using PIN Bypass on the card terminal. These payments are refunded back to the debit card, as they are recorded as credit card payments. You may refund a debit transaction from any workstation.

PIN Bypass is when the customer chooses to bypass entering a PIN number on the card terminal. When bypassing the PIN number entry, the debit card is run as a credit card payment. These payments can be refunded back to the debit card, as they are recorded as credit card payments.
Debit Card and Gift Card Refunds

To complete a debit card or gift card refund, complete the following steps:

1. Click **Card Processing>Card Transaction Query**.

2. The **Card Processing—Query Card Transaction History** page appears. Enter the search criteria you wish to query. Click **Search**.

3. The Search Results table appears. Click the **Invoice ID** hyperlink of the card transaction details you wish to view.

4. From the **View Card Transaction History Details** page, click **Refund with Cash** as shown in Figure 3.

**Figure 3: View Card Transaction History Details, Refund With Cash**

5. The **Refund Transaction** dialog box appears. Provide the customer the cash refund for the debit card or gift card transaction. Click **OK**.

**Application Tip**

Once the transaction is listed as refunded, **Refund Transaction** is no longer visible.

6. The **Refund Transaction** dialog box appears. Provide the customer the cash refund and click **Close**.
Application Tips

- If a customer requests a receipt, click **Print Cash Refund Receipt** before clicking **Close**.
- Once the transaction is refunded, **Refund with Cash** is no longer visible on the **View Card Transaction History Details** page.

7. To reprint an approved payment receipt for debit or gift cards, click the **Print Cash Refund Receipt**.

Additional Buttons

- Click **Print Cash Refund** to print the paper receipt.
- Click **Previous** to return to the previous page.
- Click **Return Home** to return to the OTCnet Home page.
Summary

In this chapter, you learned:

- Query Card Transaction History
- Card Refunds