



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

eCommerce Overview

Pay.Gov Forum

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Executing RCM's Mission and Vision

OUR MISSION:

To collect the revenue and associated information that enable the Federal government to operate and serve the public

The ROAD

OUR VISION:

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

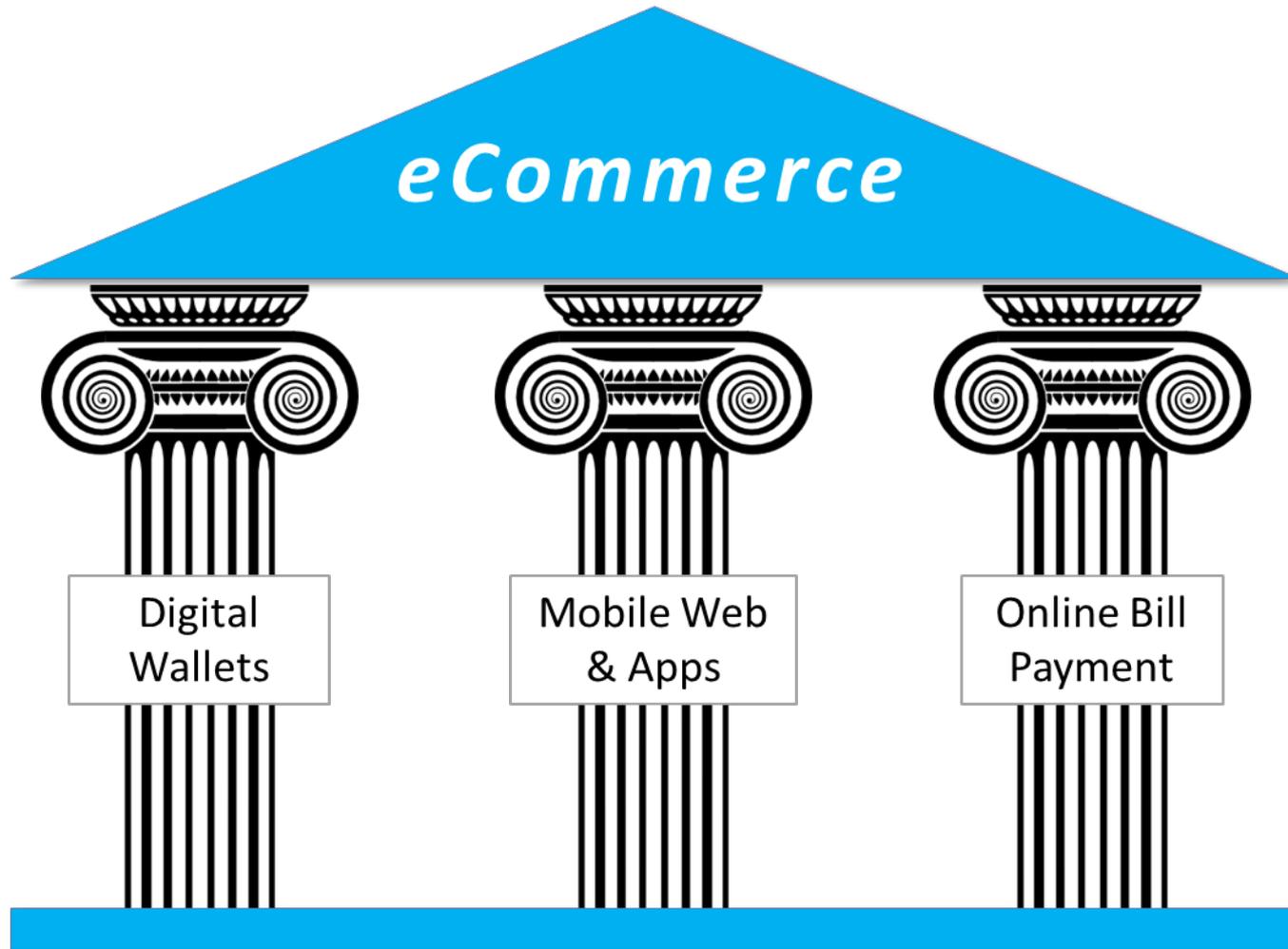
REVOLUTIONIZE
by offering products and services widely used in the private sector.

OPTIMIZE
by sustaining operational excellence, continually improving business processes.

ANALYZE
data by finding patterns and relationships, understanding outcomes through statistical analysis.

DIGITIZE
by moving from paper to electronic collections and remittance information.

The eCommerce Pillars



Digital Wallets: Choice in Payments

DIGITAL WALLETS offer convenient, secure, and sometimes anonymous, ways to electronically pay government agencies – through the Pay.gov website or via mobile



- 65 Agencies
- Collections totaling over **\$6M** as of April 2016

Benefits of Digital Wallets

DIGITAL WALLETS provide government agency customers with simple, convenient, and secure ways to pay the government.

What are the **BENEFITS**?

- Simple, convenient and secure payment options
- Provides consumer anonymity
- Reduces exposure of citizen PII
- Extends payment to International users
- No change in current reporting
- Quick time-to-implement
- Provides customers more choice in payments



Mobile Program: On-the-Go Collections

THE MOBILE PROGRAM is a growing suite of simple, secure and convenient collections solutions designed to meet the needs of customers and agencies through mobile devices



Agency Facing App

Includes Check Capture

Public Facing App

Includes Digital Receipt

THE AGENCY FACING APP

THE AGENCY FACING APP provides government agencies with a convenient, simple and secure way to electronically collect and deposit checks and accept card transactions at the point of collection.

What are the **BENEFITS**?

- Eliminates lost and stolen checks
- Reduces exposure of citizen PII
- Reduces exception processing
- Reduces handling costs and float
- Speeds time from point of collection to Treasury
- Removes friction in data entry process
- Limits exposure of sensitive information
- Improved customer service
- Accepts all major credit cards



THE PUBLIC APP: Digital Receipt

THE PUBLIC APP allows agencies to easily create a publicly-available mobile application designed to enable collections and provide a digital receipt for their customers

What are the **BENEFITS?**

- Develop an agency-branded mobile app presence with no development resources or IT infrastructure required
- Create remittance forms tailored to suit agency needs
- Users can make payments anytime, anywhere with ACH, Card or Digital Wallet
- Enable employees to focus on mission-critical work/line-busting
- Bringing best practices from the corporate world to the government sector
- Improved customer experience and faster, “on-to-go” service
- Digital proof-of-payment in the form of a QR code receipt
- Convenient, secure choices in payments



Online Bill Payment

ONLINE BILL PAYMENT, also referred to as Electronic Bill Payment, allows people to receive their bills, and pay them, through electronic means, like their online banking utility.



- 10 Agencies
- Collections totaling over **\$364M** as of April 2016

Online Bill Payment

ONLINE BILL PAYMENT is a convenient tool to pay bills via ACH credit by logging into a bank's website or third party bill payment.

What are the **BENEFITS**?

- It is cost effective, as most banks do not charge a fee
- It reduces risk, as there's less chance for fraud
- Provides consumer anonymity
- It is convenient, as customers are not writing checks
- No change in current reporting
- Quick time-to-implement
- Provides customers more choice in payments



Next Steps

Ready to get started?

Reach out to your ARM or Pay.gov representative for next steps



Have a general eCommerce Question?

eCommerce.collections@fiscal.treasury.gov

Thanks for your time!

Sincerely,

- *Tammie Whitaker*
- *LaShaun Lucas*
- *Joe Edwards*

