



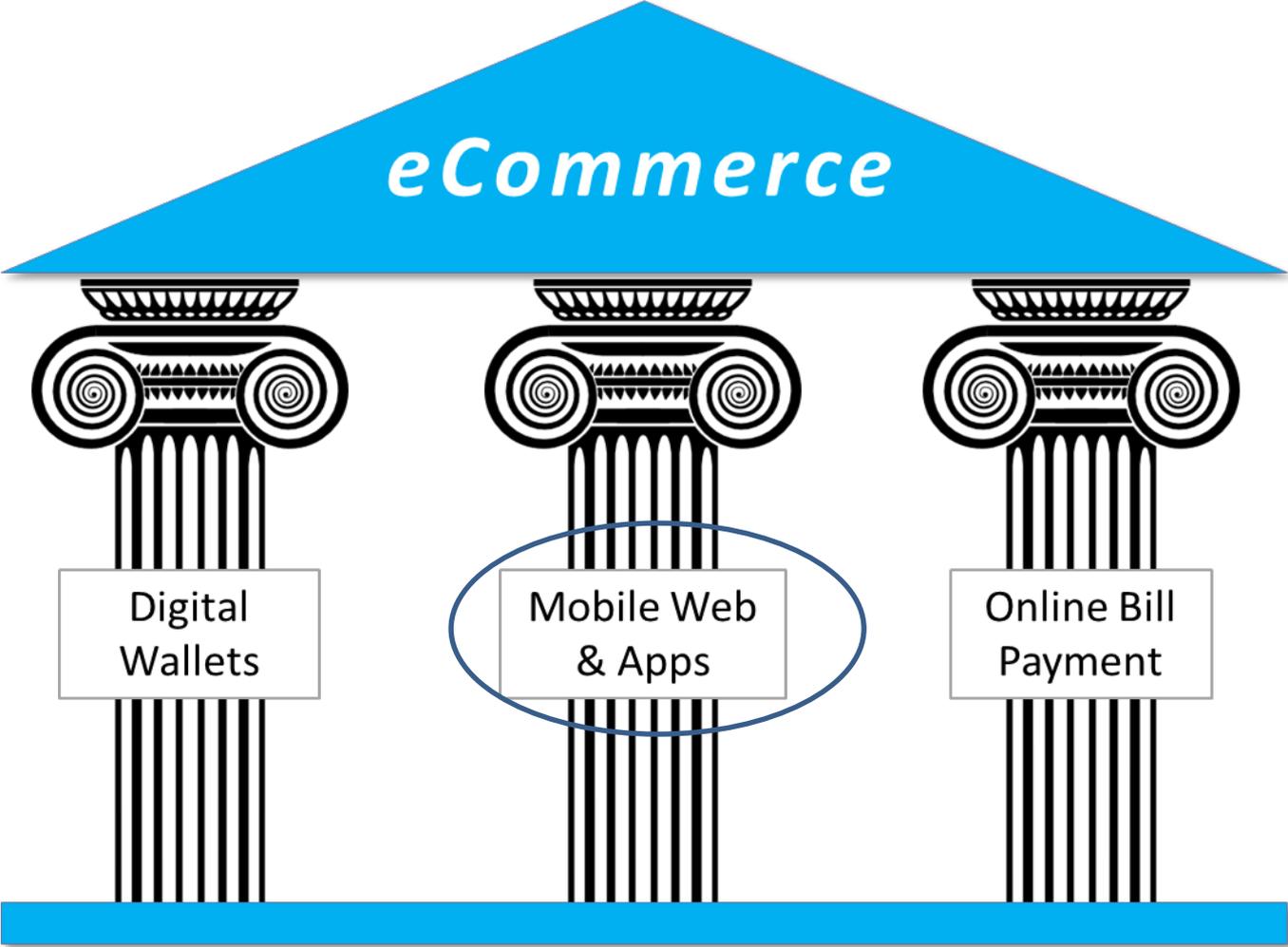
BUREAU OF THE
Fiscal Service
U.S. DEPARTMENT OF THE TREASURY

Mobile Program

Pay.Gov Forum

Joe Edwards
Business Transformation Division
June 8 and 9, 2016

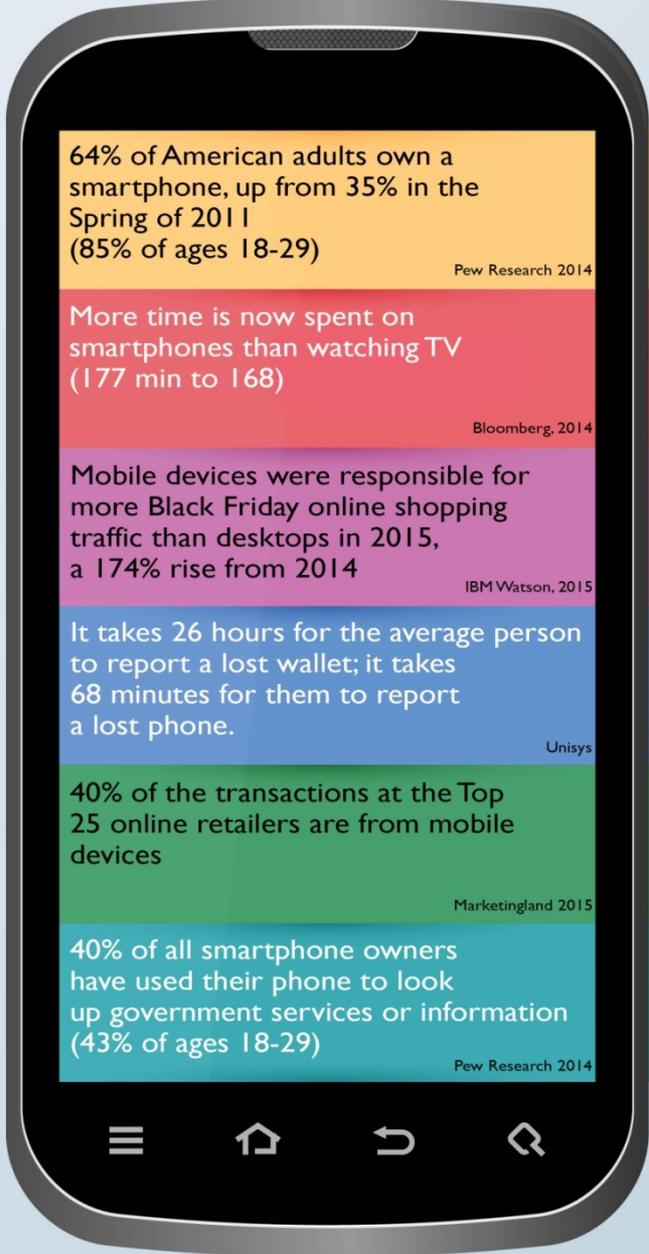
Our Focus: The eCommerce Pillars





MOBILE PROGRAM:

**SIMPLE, CONVENIENT
DIGITAL COLLECTIONS**



64% of American adults own a smartphone, up from 35% in the Spring of 2011 (85% of ages 18-29)

Pew Research 2014

More time is now spent on smartphones than watching TV (177 min to 168)

Bloomberg, 2014

Mobile devices were responsible for more Black Friday online shopping traffic than desktops in 2015, a 174% rise from 2014

IBM Watson, 2015

It takes 26 hours for the average person to report a lost wallet; it takes 68 minutes for them to report a lost phone.

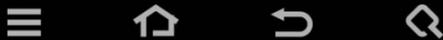
Unisys

40% of the transactions at the Top 25 online retailers are from mobile devices

Marketingland 2015

40% of all smartphone owners have used their phone to look up government services or information (43% of ages 18-29)

Pew Research 2014

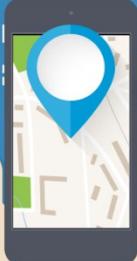


Always Connected
73% of men and 63% of women don't go an hour without checking their mobile phones

Trendwatching, Dec 2013

The MOBILE PROGRAM PRODUCT PORTFOLIO

Mobile
Check
Capture



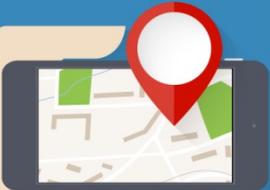
Mobile
Point-of-Sale



The
Public
App



More Mobile
Solutions
To Come!



Agency App – Mobile Check Capture

What does **MOBILE CHECK CAPTURE** do?

It provides government agencies with a fast, convenient, and secure way to electronically collect and deposit checks in the field

How does it **BENEFIT** Agencies?

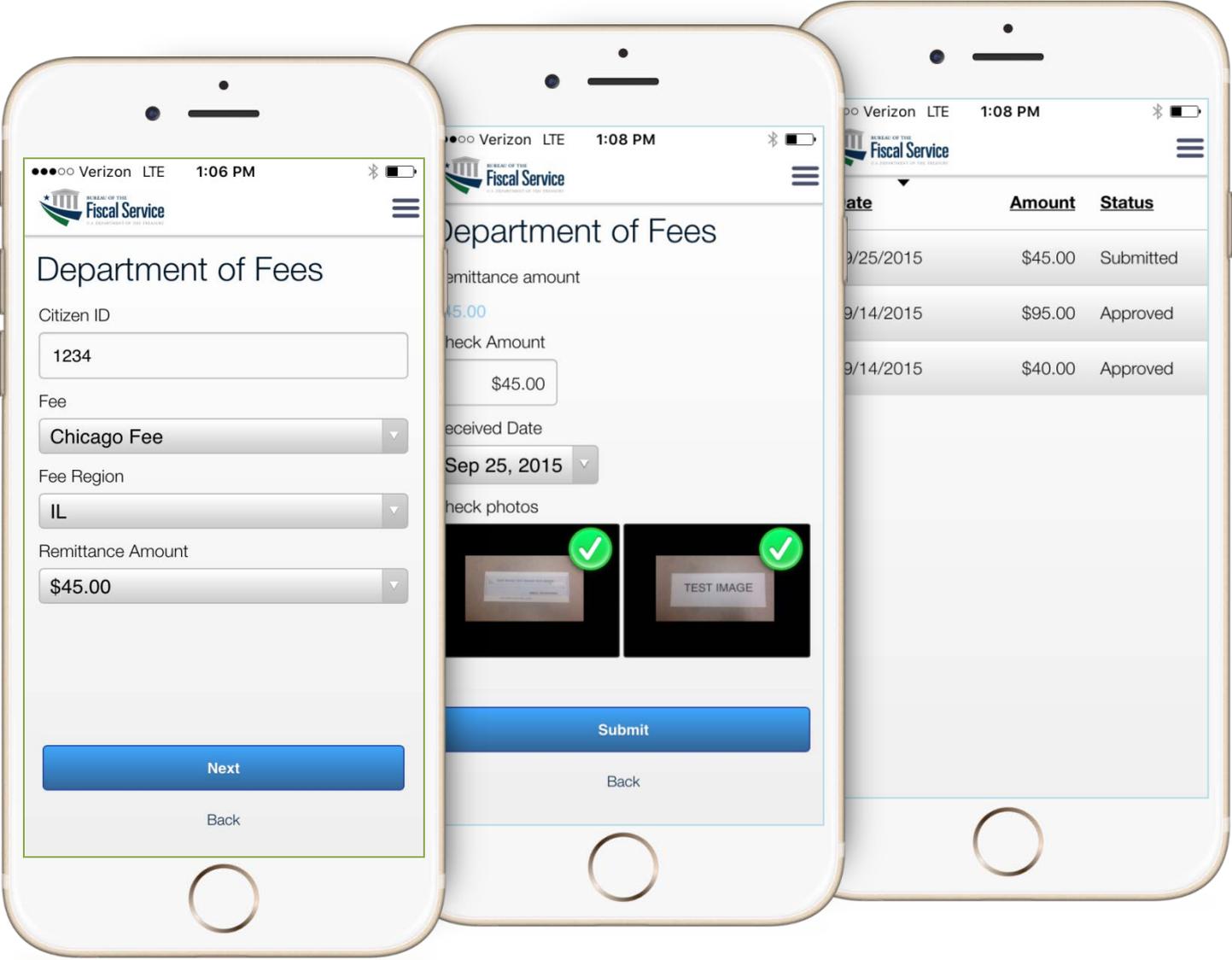
- Decreases possibility of lost or stolen checks
- Lessens exposure of citizen PII
- Reduces exception processing
- Speeds time from point of collection to Treasury
- Removes friction in data entry process
- Reduces handling costs



How does it **BENEFIT** Customers?

- Limits exposure of sensitive information

Agency App – Mobile Check Capture



Agency App – Mobile Point of Sale

What does the **MOBILE POINT-OF-SALE** do?

It provides government agencies with a fast, convenient, and secure way to accept plastic card transactions at the point of collection

How does it **BENEFIT** Agencies?

- Converts a mobile device into a POS terminal
- Accepts all major credit/debit cards (EMV and magstripe)
- Takes contactless payments (Apple Pay, Samsung Pay, etc)
- Enables employees to focus on mission-critical tasks
- Speeds time from point of collection to Treasury

How does it **BENEFIT** Customers?

- Offers improved customer service, as the POS is brought directly to the customer



The Public App

What is **THE PUBLIC APP**?

The app provides government agencies with a streamlined means to establish a branded mobile presence and enable collections, while creating a digital receipt for the agency's customer.

How does it **BENEFIT** Agencies?

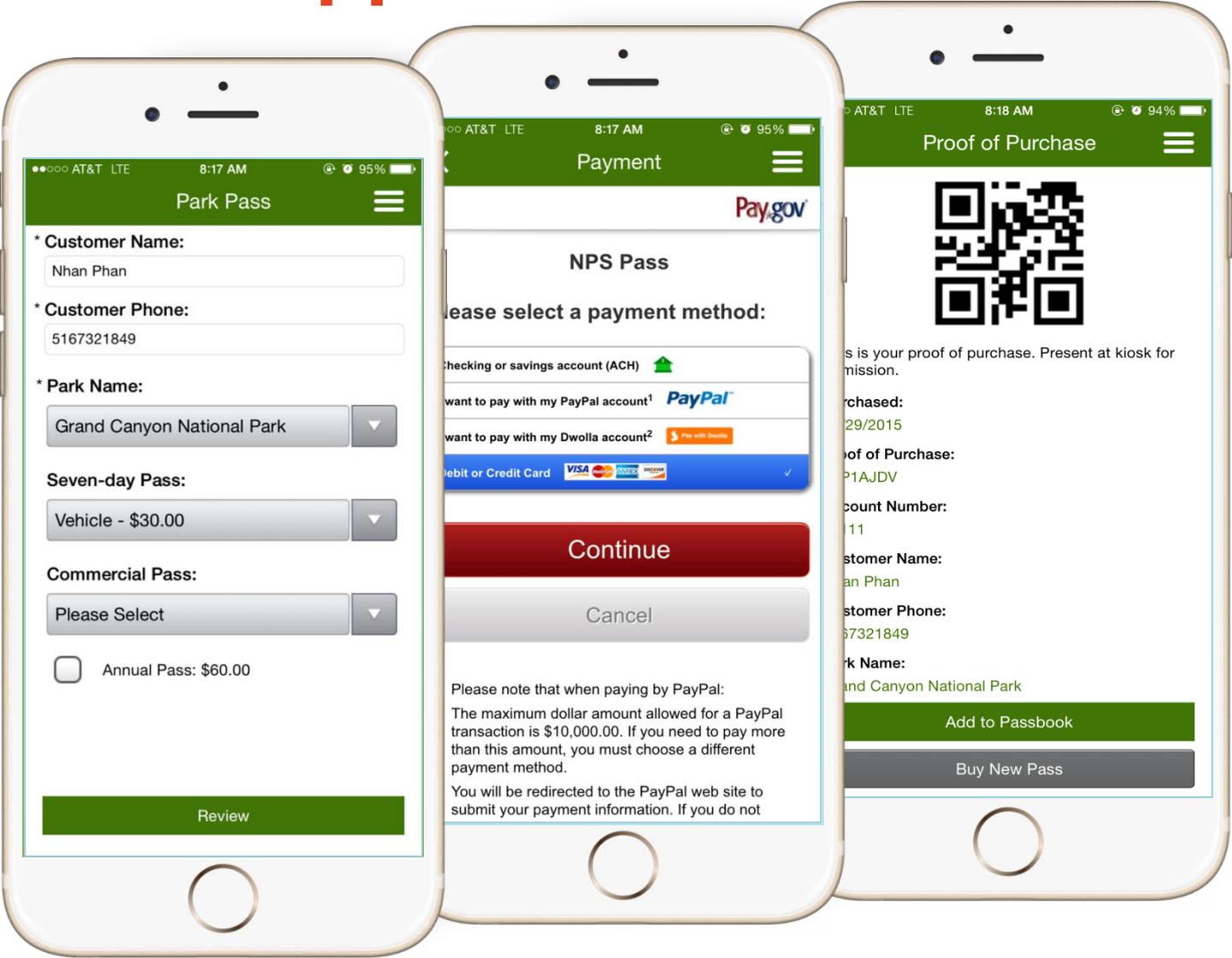
- Offers a branded mobile app presence
- Features configurable remittance forms
- Enables employees to focus on mission-critical work/line-busting
- Brings best practices from the corporate world to the government sector



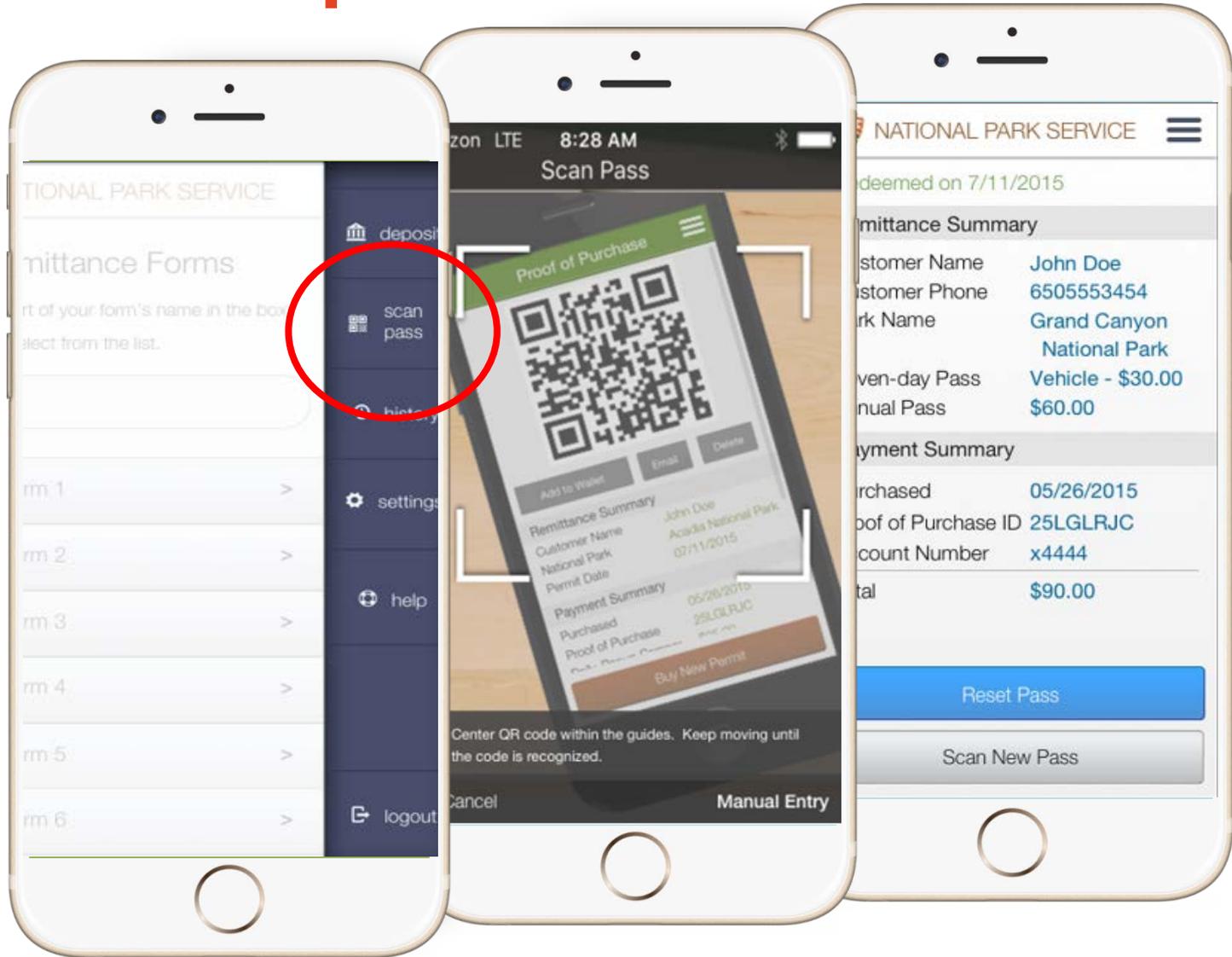
How does it **BENEFIT** Customers?

- Provides an additional payment mechanism to those that prefer using apps to browsing websites
- Features digital receipt to “skip the line”
- Allows payments anytime, anywhere with ACH, Card, or Digital Wallet (PayPal, Dwolla, Amazon)

The Public App



Digital Receipts



Mobile Onboarding



Executive Buy-In



Analyze Business Requirements



Configure Mobile, Pay.gov and/or ECP

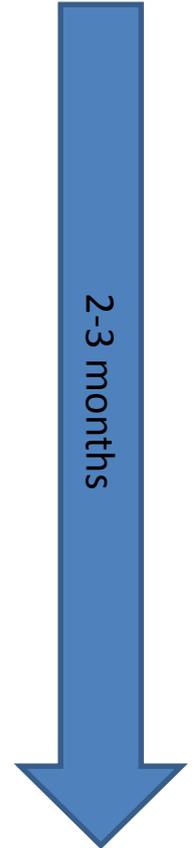


Test Mobile App



Deploy Mobile App

2-3 months



Next Steps

Ready to pilot?

Reach out to your ARM representative for next steps



Have a general eCommerce Question?

eCommerce.collections@fiscal.treasury.gov

Thanks for your time!

Sincerely,

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

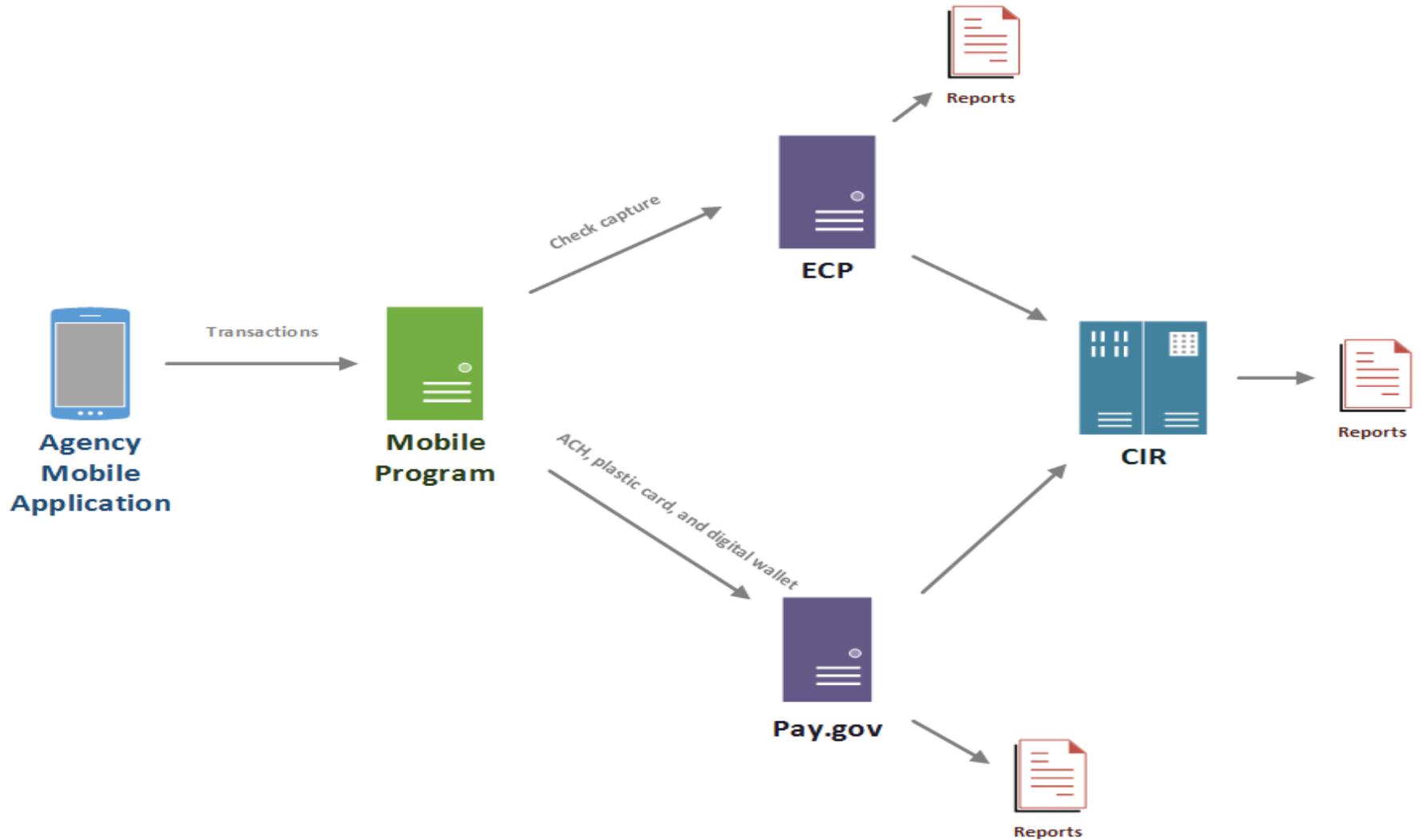


Appendix

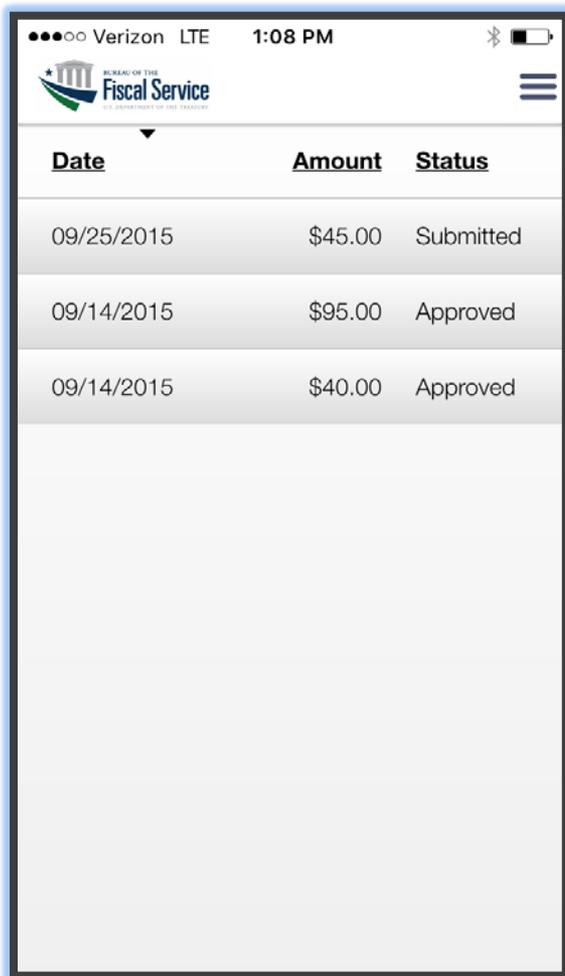
- Reporting Screenshots
- FAQ's

Reporting

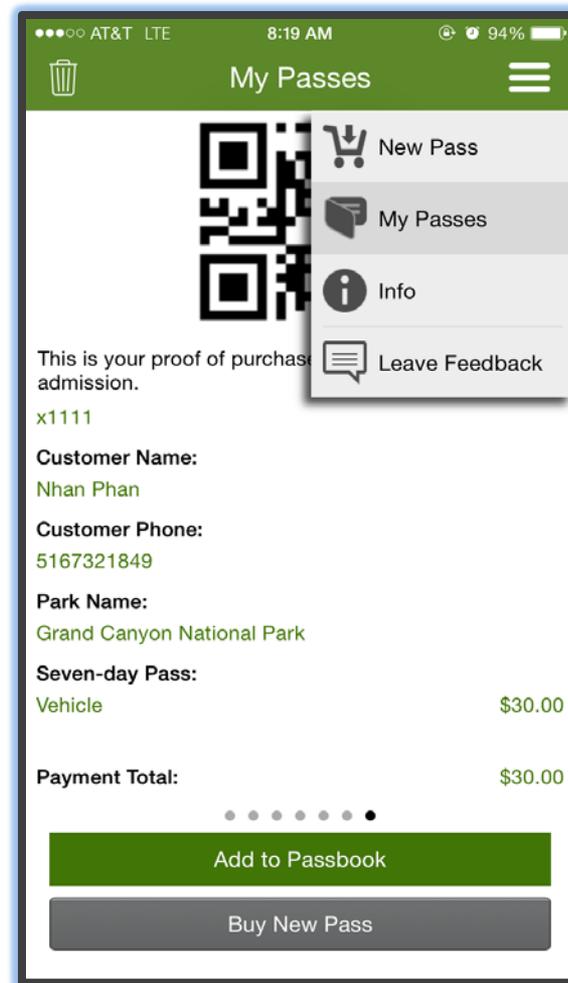
Mobile Activity Reports



On the Device



Mobile Check Capture



Public App

Download as: [PDF](#) [Excel](#)

10/26/2015
07:39 AM ET

Transaction Detail Results

Agency: USTMOBILE Application: NPS Pass

Transaction Information

Pay.gov Tracking ID: 3FP1E618
Agency Tracking ID: 40000104
Account Holder Name: New
Transaction Date (ET): 10/26/2015 07:37AM
Transaction Amount: \$275.00
Frequency: OneTime
Payment: 1 of 1
Email Address:
Account Type: BusinessChecking
Bank Account: *****
Routing Number: 044000037

Collection Status: Received
Effective Date: 10/27/2015
Deposit Ticket:
Debit Voucher:
Return Reason Code:
ACH Type: Debit
SEC Code: CCD
Batch Pay.gov Tracking ID:
Username: QAUSTMOBILE

Custom Collection Fields

Customer Name: jill
Phone: 2165554785
Park Name: Acadia National Park
Seven-day Pass: Bus,1,15.00
Commercial Pass: Comm Mini Bus,1,200.00
Annual Pass: 60

In ECP

215 Deposit Ticket			
Deposit Ticket #: 100605	Fiscal Agent: FRB Cleveland	Settlement Date: 10/21/2015	
Cashflow: 9102000902	Cashflow Name: Dept of ED Student Loan Great Lakes 02	Agency: Dept of Education	
Voucher Date: 10/20/2015			
Processing Site	Transaction Date	Summary Count	Summary Amount
Bank of America for Dept of Education	10/20/2015	3	\$421.59
Bank of America for Dept of Education	10/20/2015	1	\$8,000.00
Bank of America for Dept of Education	10/20/2015	7	\$2,790.22
Total Deposit Ticket: 100605		11	\$11,211.81
Total Cashflow: 9102000902		11	\$11,211.81
Total ALC: 91020009		11	\$11,211.81

Payment Query List									
	IRN	Account Group	Account	Account Name	RTN	Account #	Check Amount	Item Status	
<input type="radio"/>	PBOAED152930317880	91020009	02	Dept of ED Student Loan Great Lakes 02	071925444		\$2.00	Settled	
<input type="radio"/>	PBOAED152930317894	91020009	02	Dept of ED Student Loan Great Lakes 02	071923284		\$592.00	Settled	
<input type="radio"/>	PBOAED152930317895	91020009	02	Dept of ED Student Loan Great Lakes 02	071923284		\$1.00	Settled	
<input type="radio"/>	PBOAED152930317896	91020009	02	Dept of ED Student Loan Great Lakes 02	071923284		\$1,536.20	Settled	
<input type="radio"/>	PBOAED152930317897	91020009	02	Dept of ED Student Loan Great Lakes 02	111900785		\$8,000.00	Settled	
<input type="radio"/>	PBOAED152930318296	91020009	02	Dept of ED Student Loan Great Lakes 02	071923828		\$2.00	Settled	
<input type="radio"/>	PBOAED152930318297	91020009	02	Dept of ED Student Loan Great Lakes 02	071925444		\$475.00	Settled	

Total Items: 11 Result Items: 11 Total Amount: \$11,211.81

U.S. Treasury Electronic Check Processing - Internet Explorer

https://www.treaslockbox.gov/TREASLBX/managePayment.do?_paymentID=PBOAED1

Payment Settlement History Associated Remittances

Associated Remittances (91020009DOEDGREATLAKES2CIR - Form for Dept

Remittance ID	Account Number	Payment Amount	Trace Number
<input type="radio"/> RBOAED152930328797	9999999999999999	00000000200	4101003

View Image View Detail Close Window

In CIR

ALC	12401100	Voucher Date	10/20/2015
Voucher Number	001193	Deposit Date	10/20/2015
Voucher Type	215	Cash Flow ID	1240110004
CAN	000367	Cash Flow Name	FS Bill Payments
Agency Account ID	1434	Processing Site ID	
Initial Location		RTN	042000437
Office Location Code	04	Reporter Identifier	paygovadmin
Agency Transaction ID	BP00000370818	Non Treasury Collection Code	

Financial Transaction Details

Source Financial Transaction ID	25NVB35N	Amount	\$19,309.87
Source Settlement Transaction ID	8KREO6TDF31	Credit Ind	Y
Transaction Type	Collection	Settlement Mechanism	ACH
Transaction Status	Settled	Receipt Mechanism	ACH
Payment Medium Type	Debit	Financial Transaction Code	CCD
Transaction Type Code	27	Channel Batch ID	
Agent Trace ID		Recurring Indicator	N
Installment Number		Recurring Frequency	
Total Installment Count			

Payer Details

Party Name	CJL Transfer, Inc.	Party Identifier	
Payer RTN	091510253	Account Number	5145
Payer Type	Business	Bank Account Type	C

Program Data: 25NVB35N

Agency Form Number	Agency Form Name	Agency Bill Name	Bill Account Number
User Data Field	Agency Label	User Data Content	
1	Reference Type	Bill Number	
2	Reference ID	TMD913W600405	

FAQs

- Does RCM provide the mobile devices necessary for the agency-facing apps (Check Capture and Mobile Point of Sale)?
 - *Though RCM gives the mobile app functionality free of charge, agencies are responsible for procuring the iPhone or Android phones necessary for the check capture and mobile point of sale applications. The same is true of the terminal necessary for the Mobile Point of Sale, however we can offer guidance on procuring a compatible model.*

FAQs

- When will the Mobile Point of Sale be available?
 - *Q4 2016*

FAQs

- Is the Check Capture app an OTCnet replacement?
 - *No, the App is meant for agencies who process a relatively small number of checks. OTC's scanners are better suited for larger volume.*

FAQs

- Can agencies currently using OTCnet use the app?
 - *At this time, the Mobile Check Capture app is available through our Electronic Check Processing (ECP) system.*

FAQs

- My agency already has an app, but we want to add collections to it. Do you offer a solution for us?
 - *Yes, we have a software development kit (SDK) that lets agencies place collections functionality into their own apps.*

FAQs

- What payment options are available on the Public app and SDK?
 - *The same options available on Pay.gov can be used (ACH, Card, PayPal, Dwolla, and eventually Pay with Amazon)*