



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

# Card Acquiring Service (CAS) 101: Program and Policies

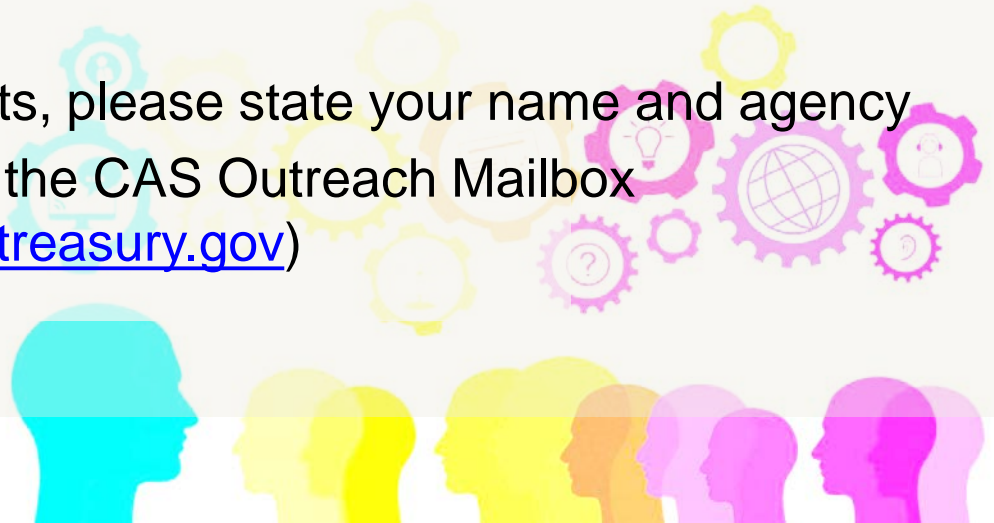
June 25, 2019

# Housekeeping

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## Guidelines for today's session

- We kindly ask to keep lines on **mute**
- Moderator will place lines on **lecture mode** for quality assurance
- Please do not place calls on hold; feel free to disconnect and dial back in if you need to step away
- To ask questions: enter your question in the **chat/message** feature
- Please wait for Moderator to open the floor for any other questions or comments
- Before providing your comments, please state your name and agency
- Questions can be submitted to the CAS Outreach Mailbox ([CardAcquiringService@fiscal.treasury.gov](mailto:CardAcquiringService@fiscal.treasury.gov))



# Purpose: **Why are you here?**

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## **Objectives:**

- To educate agencies on the Card Acquiring Service (CAS) and critical aspects on the program.

## **How:**

- Providing an overview of the CAS program and history
- Supplying agencies with a high-level synopsis of the CAS policies and procedures, also known as the “CAS Card Rules” that are outlined in the Treasury Financial Manual (7000) Volume 1, Part 5: Credit and Debit Transactions
- Help our participants with understanding the details of important card service rules and policies



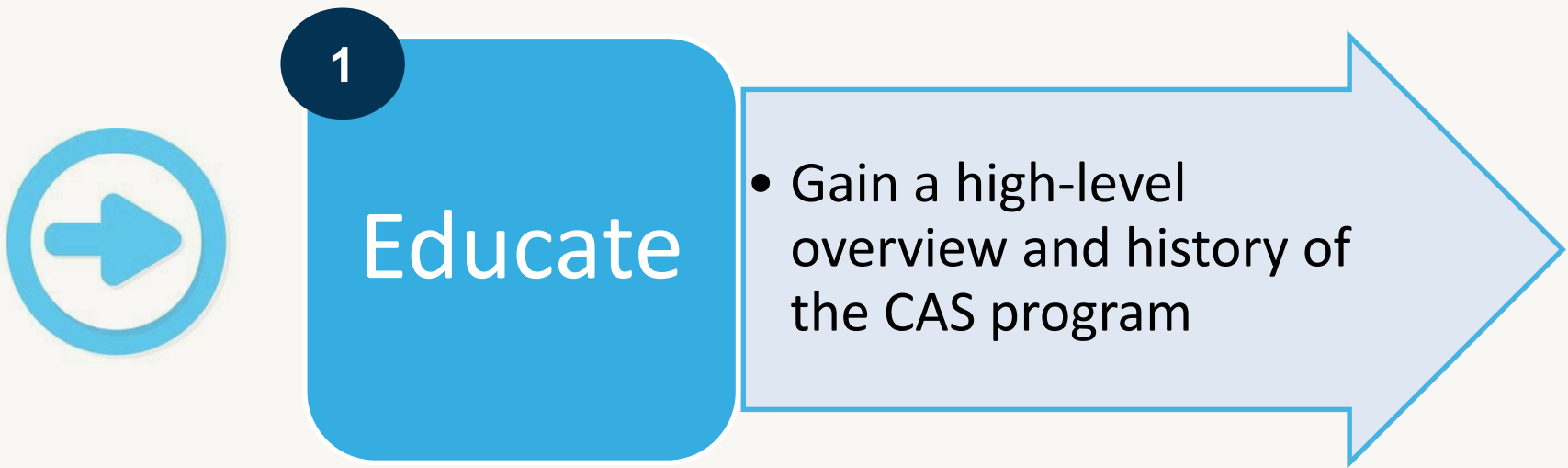
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# CAS Program

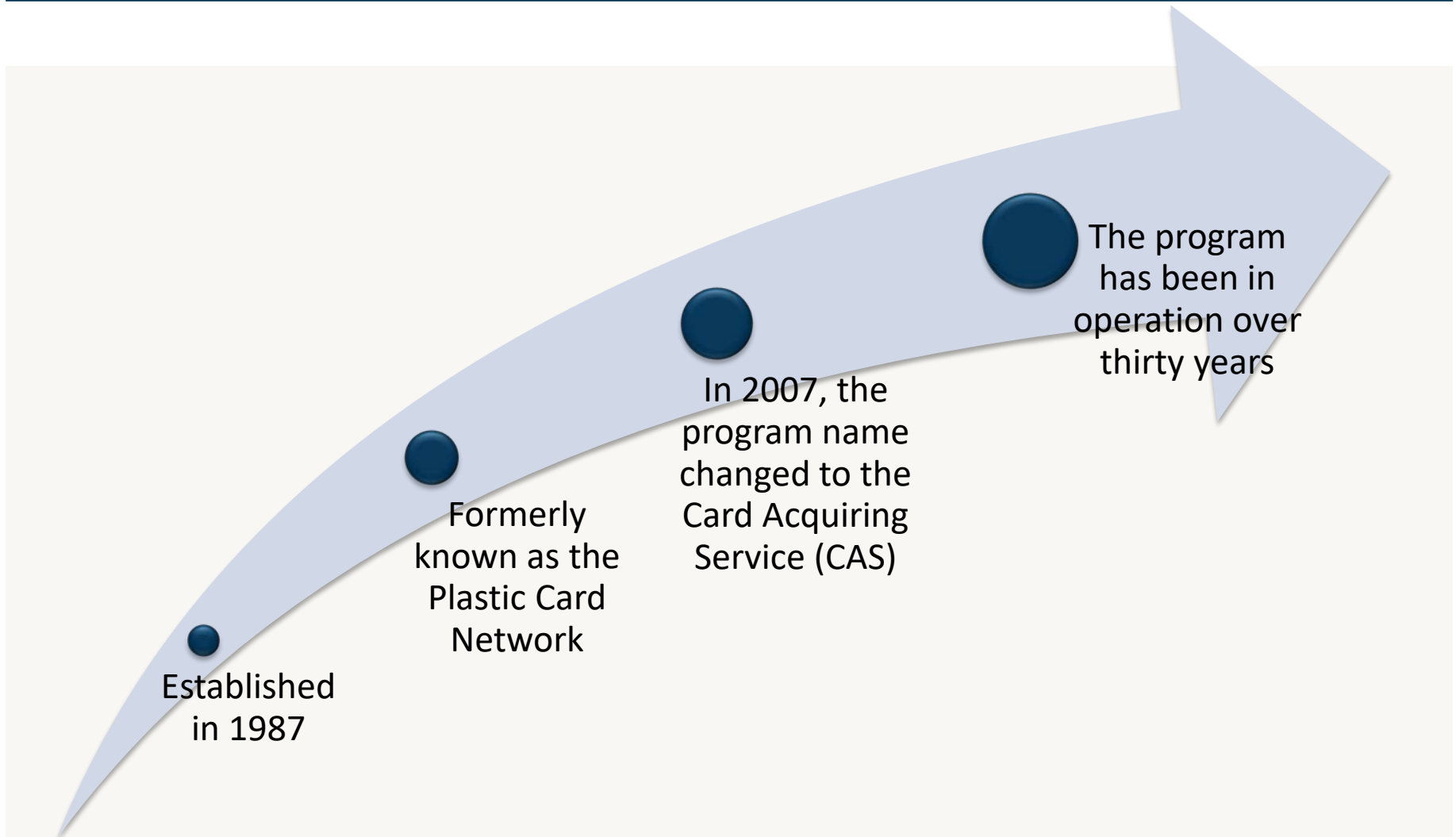
## History, Policies and Procedures

# CAS 101: How to Get Started With CAS

Agencies who qualify to work with CAS directly, your organization can join CAS through three (3) simple steps:



# CAS History: **Where did it all begin?**



# CAS Overview: **What is CAS?**

CAS is a Fiscal Service federal program that provides federal agencies payment card acceptance capabilities.



## **Services:**

CAS provides merchant services for credit, debit, electronic benefit transfer (EBT) and stored-value (e.g. gift, etc.) cards for federal partner agencies



## **Vendor Support:**

Financial Agent and Merchant Acquirer:  
Comerica Bank  
Merchant Processor:  
Worldpay



## **Revenue:**

CAS processes at approximately 6,000 locations over 10,000 point-of-sale endpoints

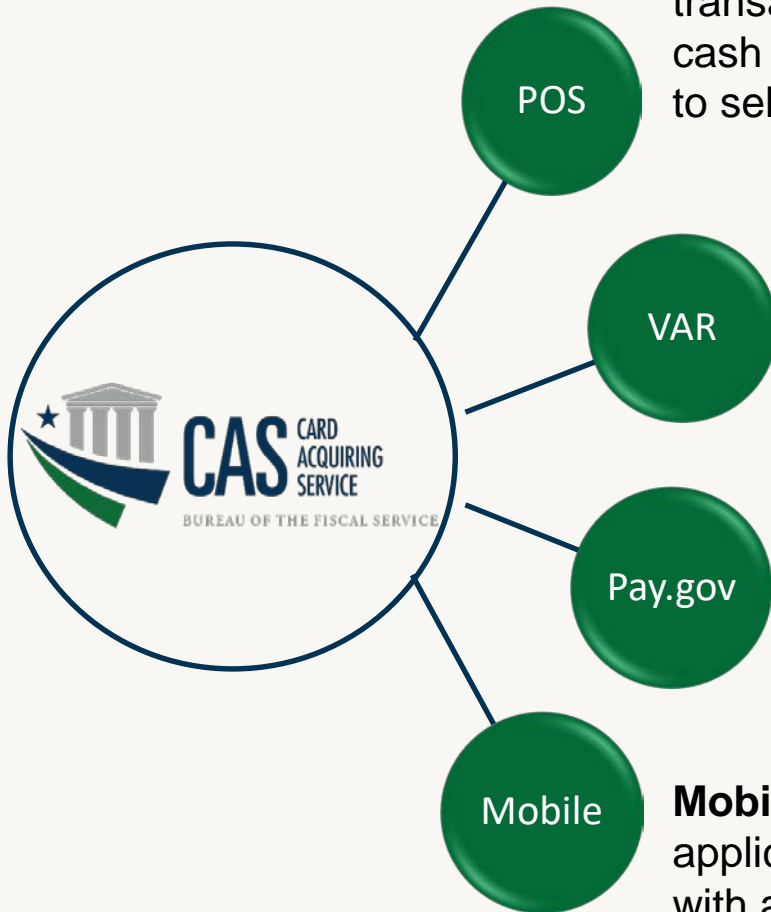
# What are the CAS acceptance points?

**Point-of-Sale (POS) Device** – a type of electronic-transaction terminal typically including a computer, cash register and other equipment or software used to sell goods or services.

**Value Added Reseller (VAR)** – is a company or organization that adds features or services to an existing product, then resells it (usually to end-users) as an integrated product or complete "turn-key" solution.

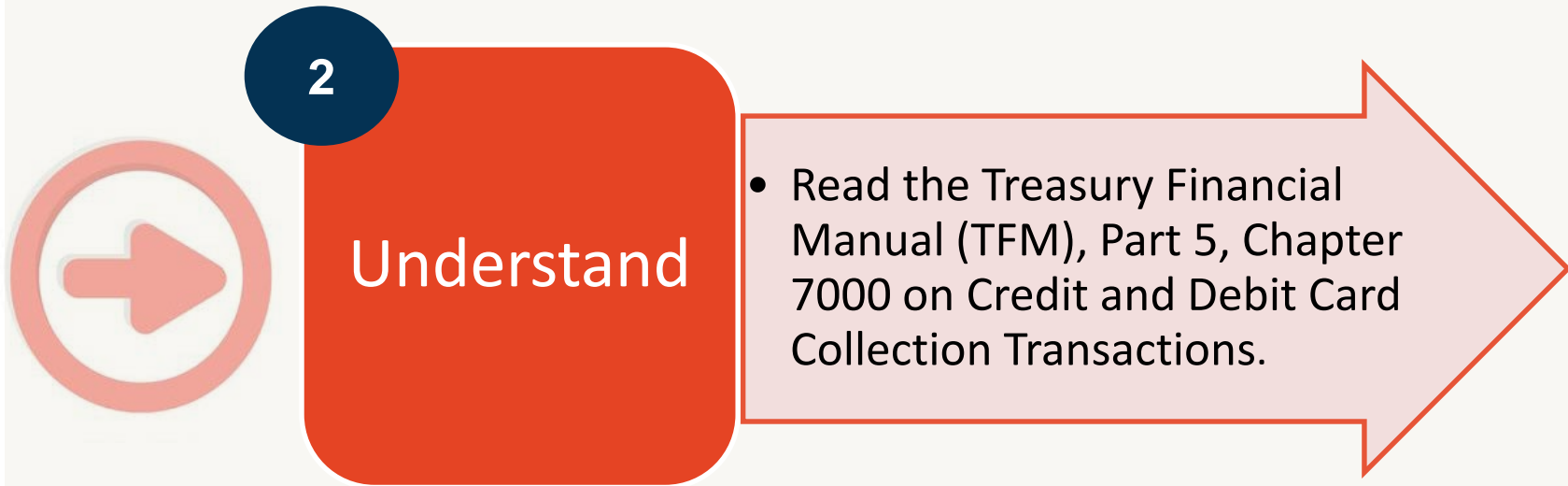
**Pay.gov** – Pay.gov is a convenient and secure electronic payments system used by Federal Government Agencies. Many common forms of payment are accepted, including credit cards, debit cards, and direct debit.

**Mobile Program: FedRevCollect** - is a mobile application which provides government agencies with a convenient, simple, and secure way to accept card transactions, along with personal checks, at the point-of-collection.





# CAS 101: How to Get Started With CAS



# Policies: **CAS governing policies**

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## **What is the Treasury Financial Manual (TFM)?**

- The TFM is the Department of the Treasury's (Treasury's) official publication of policies, procedures, and instructions concerning financial management in the Federal Government.

## **What are the CAS Card Rules?**

- The card rules apply to federal agencies that are collecting or intend to collect obligations via credit or debit card. In addition to these requirements, an agency also must comply with and be bound by the rules and regulations governing all debit and credit card transactions accepted by the agency (collectively, the Network Rules), any of which may be altered or amended periodically and without notice.

# Policies: **Understand the CAS Card Rules**

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- **Operational**

- Honoring of Cards
- Limitations on Card Collection Transactions
- Dispute Processing
- Prohibition of Credit Cards on Debt
- Intra-governmental Card Transactions
- CAS Program Non-Compliance

- **Security**

- Payment Card Industry Data Security Standard

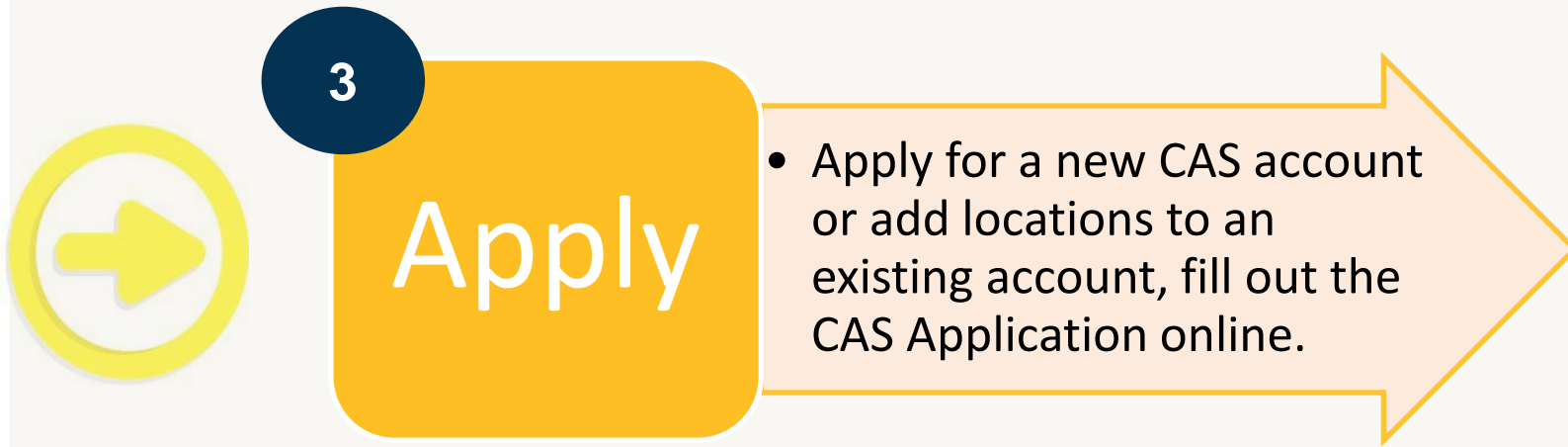
- **Administrative**

- Training of Key Personnel
- Maintenance of Agency Contacts

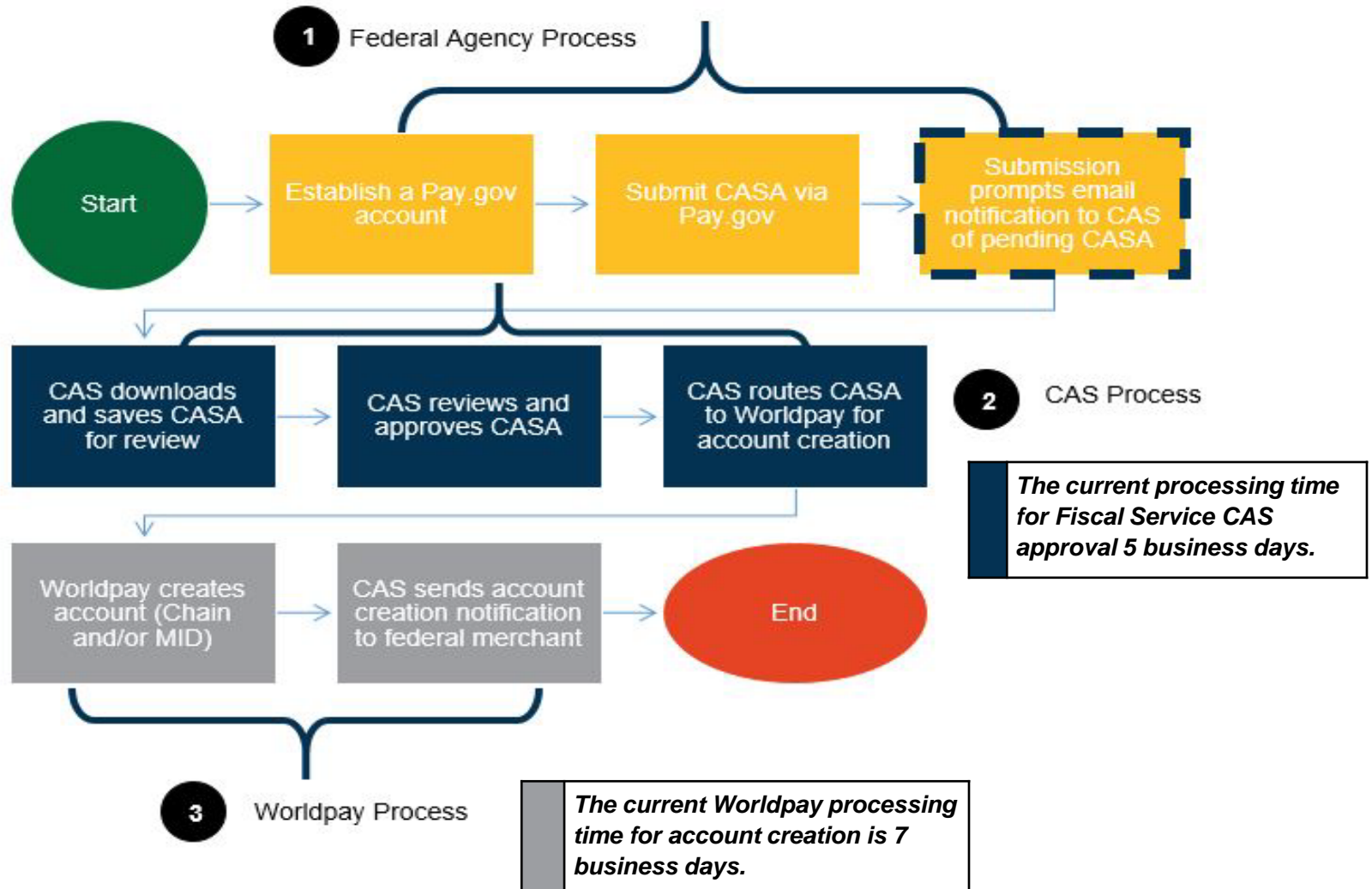


# CAS 101: How to Get Started With CAS

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# CASA Review Process



# Webinar Recap: **What have you learned?**



1

## Educate

- Gain a high-level overview and history of the CAS program



2

## Understand

- Read the Treasury Financial Manual (TFM), Part 5, Chapter 7000 on Credit and Debit Card Collection Transactions



3

## Apply

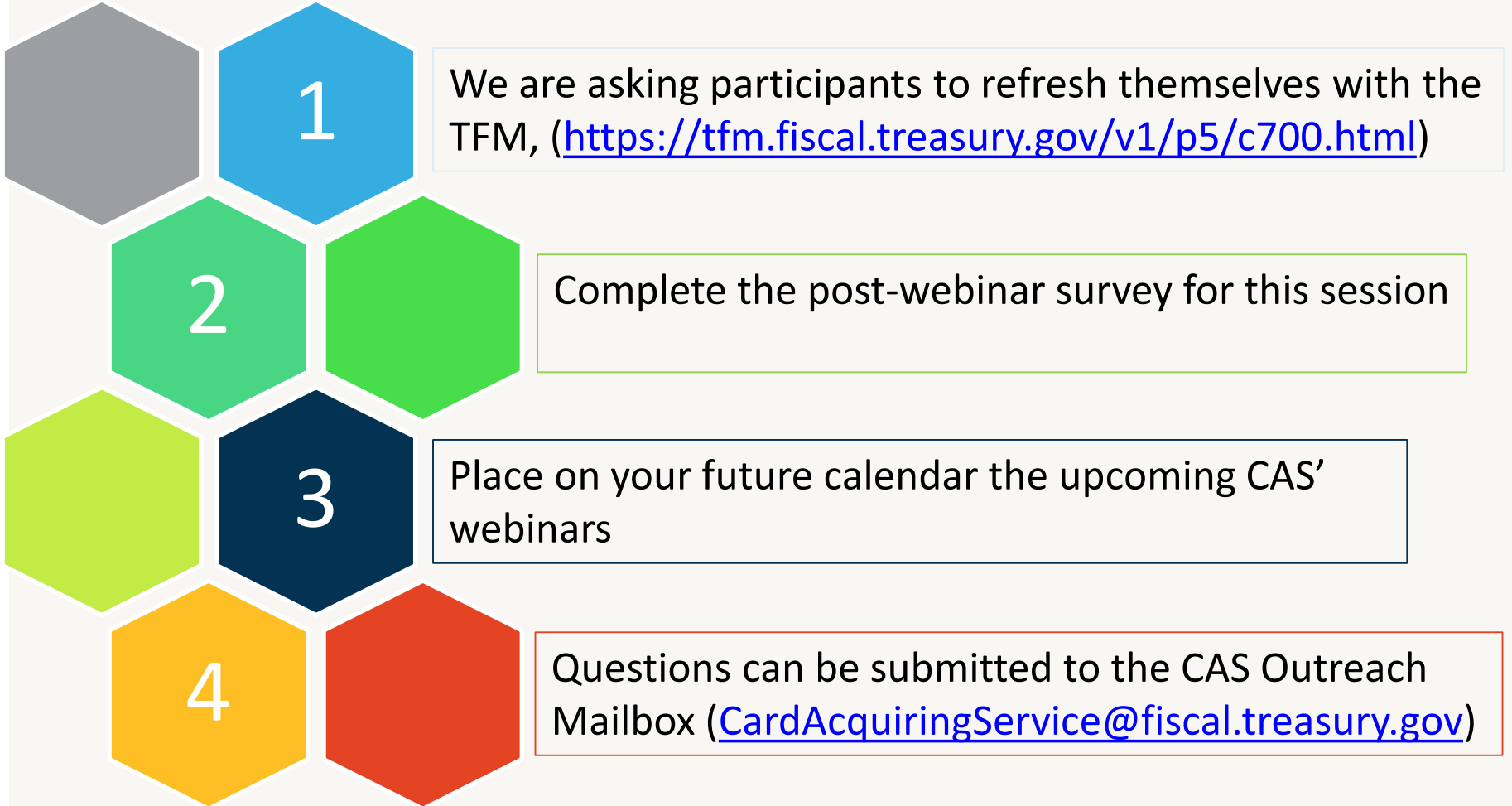
- Apply for a new CAS account or add locations to an existing account, fill out the CAS Application online.



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Next Steps

# Next Steps - **What's up next?**





# Upcoming Webinars: **Save the Date**

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## July 2019

- CAS Security Posture and PCI Compliance

## September 2019

- Reconciliation: Vantiv IQ to CIR

## October 2019

- Chargebacks

## November 2019

- Agency Participation Policies



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QUESTIONS?

# Contact Information

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## CAS Agency Outreach Mailbox

[CardAcquiringService@fiscal.treasury.gov](mailto:CardAcquiringService@fiscal.treasury.gov)

## ARM Mailbox

[ARM@fiscal.treasury.gov](mailto:ARM@fiscal.treasury.gov)

## For More Information

CAS Online: [www.fiscal.treasury.gov/cas](http://www.fiscal.treasury.gov/cas)



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# APPENDIX

# Appendix A - TFM References

## **Section 7010—Scope, Applicability, and Network Rules**

## **Section 7020—Application**

## **Section 7025—Honoring of Cards and Surcharges**

- 7025.10—Honoring of Cards

## **Section 7045—Limitations on Card Collection Transactions**

- 7045.10—Transaction Maximums
- 7045.20—Prohibition on Splitting Transactions

## **Section 7050—Dispute Processing: Retrieval Requests and Chargeback Processing**

- 7050.20—Chargeback Processing

## **Section 7065—Retention and Storage of Card Data/Payment Card Industry Data Security Standard**

- 7065.20—Payment Card Industry Data Security Standard (PCI DSS)

## **Section 7070—Training of Key Personnel**

- Section 7070.10—Maintenance of Agency Contacts

## **Section 7090—CAS Program Non-Compliant Notice and Suspension of Service Process**

## **Section 7100—Prohibition of Using Credit Cards For Debt Repayment Obligations**

## **Section 7155—Intra-governmental Card Transactions**

# Appendix B - **Glossary**

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ARM – Agency Relationship Management

CAS – Card Acquiring Service

CASA – Card Acquiring Service Application

CIR – Collections Information Repository

TFM – Treasury Financial Manual

SSD – Settlement Services Division