



BUREAU OF THE

**Fiscal Service**

U.S. DEPARTMENT OF THE TREASURY

# OTCnet Integrated Solution for Card Processing FAQs

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The Bureau of Fiscal Service (Fiscal Service) Over-the-Counter Division introduces an Integrated Solution within OTCnet for Credit and Debit Card processing beginning in 2020. The Card Processing payment feature enables Fiscal Service to provide a one-stop-shop for over-the-counter collections to agency customers. Below is a list of FAQs related to the Integrated Solution for Card Processing.

## Overview Questions

### 1. What is the OTCnet Integrated Solution?

The Bureau of the Fiscal Service (Fiscal Service) Over-the-Counter Division hosts an Integrated Solution that allows OTCnet to be used as the front end for credit/debit payment as part of the existing suite of collection methods (including cash and checks). With the addition of Integrated Solution for Card Processing, OTCnet is the only one-stop-shop payment option for agencies over-the-counter collections needs, seamlessly offering Cash, Check, and Card processing without needing to access multiple applications.

### 2. What are the benefits of using the OTCnet Integrated Solution?

Fiscal Service designed the Integrated Solution for Card Processing to integrate seamlessly with current OTCnet service offerings, with the vision of providing a one-stop-shop for over-the-counter transactions to users. Some additional features and benefits of the OTCnet solution include:

- All-in-one collection option for Cash, Check, and Card Processing – no need to switch applications
- Transmit transactions automatically for settlement
- Use the latest point-of-sale (POS) terminal for quicker payment processing and shorter lines
- 24/7 support and extensive training resources readily available
- Decrease user training time by housing multiple payment options on one platform
- Plans to incorporate reporting functions on OTCnet

### 3. Who can use the OTCnet Integrated Solution?

Agencies already using OTCnet for Check Processing or Deposit Processing and agencies using the Card Acquiring Service (CAS) for their card processing are encouraged to add the OTCnet Integrated Solution for Card Processing to their current suite of payment capabilities. If your agency is interested in adding this functionality to streamline your collections, please contact your Deployment Specialist for more details.

Fiscal Service is currently looking for agencies to adopt the Integrated Solution for Card Processing, with the ideal agency taking in-person payments and not currently using an integrated POS, third-party vendor, or electronic cash register connected to the card terminal.

#### **4. Is the OTCnet Card Processing functionality beneficial for agencies that expect small, medium, or large volumes of card transactions?**

The OTCnet Card Processing application is beneficial for agencies that expect small to medium volumes of card transactions. Incorporating OTCnet Card Processing will allow your agency to use OTCnet as an all-in-one collection option for Cash, Check, and Card Processing with no need to switch applications. The OTCnet Card Processing application may not be beneficial to agencies with large volumes as OTCnet does not support other POS systems, cash register integrations, or third-party applications.

#### **5. What are the hardware options for Card Processing, and how do agencies order hardware?**

Card Processing will be offered with one credit card terminal provided by Verifone. OTCnet supports new procurements of the Verifone M440 card reader. This card reader was chosen to ensure all terminals are PCI DSS compliant at the time of purchase. The Verifone M440 terminal has the Secure Commerce Architecture (SCA) needed to secure Card Processing transactions. Agencies will work with Verifone to order terminals. For more information, please refer to the Card Processing Hardware Overview sheet. For agencies that own the Verifone MX925 device, payments can still be processed on OTCnet, but this model is no longer sold through Verifone.

#### **6. Can we use our current card reader with OTCnet?**

OTCnet Card Processing currently only supports the Verifone M440 and MX925 terminals. Verifone MX925 devices are no longer for sale but will remain compatible with OTCnet. Your agency will only be able to use these terminals for OTCnet Card Processing. All other terminals not supported by OTCnet cannot be used with OTCnet Card Processing. For more information, please refer to the Card Processing Hardware Overview sheet.

#### **7. Can OTCnet Card Processing support card not present transactions (i.e.: over the phone payments, manual entry of credit card information)?**

OTCnet Card Processing is designed to only support card present transactions. Your agency will not be able to manually enter credit card information into the card reader as well as accept payments over the phone. All other card not present transactions are also not supported by OTCnet Card Processing.

#### **8. Can the Verifone M440 terminal be placed in a public place with high foot-traffic?**

Yes, the Verifone M440 terminal can be located at your collections station. If your collections station is located in a public setting with a lot of foot traffic, the Verifone terminal will function well to suit your needs.

## Onboarding Questions

### **9. How long does it take to complete the onboarding process?**

Your Deployment Specialist will work with your agency to ensure this process is done as quickly as possible. The onboarding timeline is dependent on your agency's ability to quickly complete the OTCnet Card Processing prerequisites. Your agency will have to go through a PCI assessment, create a Merchant ID, set-up the new endpoint(s) in OTCnet, purchase the Verifone M440 hardware, configure your OTCnet workstation, and train users for Card Processing.

### **10. Will agencies need to be Payment Card Industry Data Security Standard (PCI DSS) compliant?**

For the OTCnet Integrated Solution for Card Processing, agencies will work with Verifone to purchase the Verifone M440 card reader. These terminals are PCI DSS compliant, however, the agency will need to add the OTCnet Integrated Solution to their annual PCI DSS assessment. This compliance ensures Personally Identifiable Information (PII) is secure throughout the transaction process.

### **11. Are there prerequisites for onboarding to the OTCnet Integrated Solution?**

Yes, before agencies can add the Integrated Solution for Credit and Debit card processing there are a few prerequisites that must be met. These prerequisites include:

- Onboard to the OTCnet Local Bridge (OLB)
- Confirm that an active Ethernet port is available at the counter for payment collection
- Assign a Card Administrator and Card Operator
- Work with Deployment Specialists to begin the onboarding packet
- Order the Verifone M440 terminal
- Provide a workstation at the counter
- Ensure all connections with the M440 terminal are secure
- Identify an initial rollout location
- Ensure all system requirements are met by reviewing the [OTCnet System Requirements Guide](#)

Agencies will need to complete a CAS application for each new terminal to complete the setup of the Card Processing location.

### **12. How is the Verifone M440 card reader connected to the workstation?**

The Verifone M440 card reader is connected to your workstation through your agency's network. You will need to plug the Verifone M440 device directly to an ethernet port. When configuring your Card Processing terminal in OTCnet, your workstation will ping the device through the internet to provide a secured connection for processing card payments.

### 13. Will there be new user roles for Card Processing?

Yes, agencies will be required to provision two new user roles for Card Processing. The new user roles are **Card Administrator** and **Card Operator**, and have the following responsibilities:

- **Card Administrator:** An agency user that has the authorization to manage endpoints for Card Processing, set up and view terminal configuration as well as read and view audit log information.
- **Card Operator:** An agency user that has the authorization to start Card Processing, query, void, refund any transaction as well as reboot and check terminal connection status.

### 14. How can I be provisioned the Card Operator or Card Administrator role?

All user roles are provisioned by your Local Security Administrator (LSA) and/or your Primary Local Security Administrator (PLSA). Please reach out to those users to be provisioned the Card Operator and/or Card Administrator. Your Deployment Specialist will work with your agency during the Card Processing onboarding process to ensure that each role is provisioned to a user successfully.

## General Questions

### 15. How do I reconcile a card transaction?

Reconciliation for card transactions can be conducted between the OTCnet application, Worldpay from FIS iQ portal, and within the Collections Information Repository (CIR). Reconciling card transactions in CIR processed by OTCnet will have a reporting program of CAS. Utilizing the CIR standard Card Report for reconciliation will streamline transactional results as the report only provides summary and detailed-level data specifically for CAS and Pay.gov.

### 16. Can user defined fields be added to OTCnet Card Processing?

Yes, agencies can add up to three user defined fields based on your agency's needs. Each user defined field can be created as a drop-down list, date, additional amount field, alphanumeric and decimal values. OTCnet automatically adds the **Amount** field as a primary field that will be available on all Card Processing transactions.

### 17. Since Card Acquiring Service (CAS) clears transactions on a nightly basis, do I need to wait 24 hours to process a refund?

No, OTCnet allows agencies to process refunds immediately after the transaction has been successfully processed in OTCnet. It is highly recommended that your agency put policies in place that will govern your agency's refund process.

## 18. Who do I contact if I want additional information on OTCnet?

For more information on OTCnet and its services, please contact either the OTCnet Deployment Team or the OTCnet Customer Support Team for additional assistance:

- The OTCnet Deployment Team  
OTCnet Deployment Line: 703-377-5586  
Email: [FiscalService.OTCDeployment@citi.com](mailto:FiscalService.OTCDeployment@citi.com)
- The OTCnet Customer Support Team  
Toll free phone: 866-945-7920  
DSN phone: 510-428-6824, Options 1, 3, 4  
Email: [FiscalService.OTCChannel@citi.com](mailto:FiscalService.OTCChannel@citi.com)