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

eCollections Initiative and the Federal Agencies

Government Financial Management Conference
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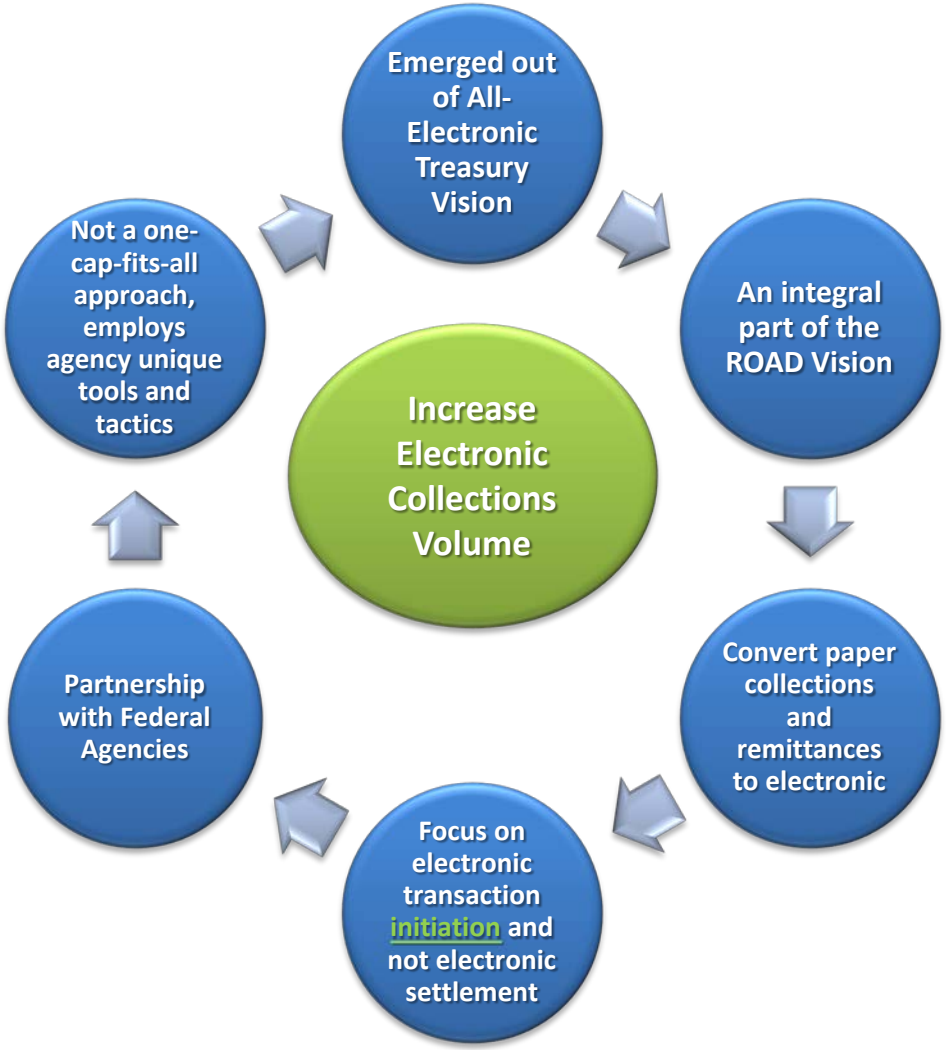
Agenda

- What is the eCollections Initiative?
- The Benefits of eCollections
- Strategy
- Communications Plan
- Sample Tools and Tactics

What is eCollections?



The Benefits of the eCollections Initiative?

Strategy

In collaboration with the agencies, Treasury will:

- Identify opportunities for paper conversion to electronic
- Ensure right channels and tools exist for customers
- Establish performance and success metrics
- Provide policy direction where appropriate (for example, EFT mandate)
- Offer communication and messaging support to customers
- Facilitate sharing of best practices and lessons learned among agencies

Communications Plan Background

- A study on behalf of the Treasury was conducted to identify and understand the challenges and barriers that agencies face in moving customers from paper to electronic payments.

- The following barriers to end-users paying electronically emerged through the research:
  - Low level of awareness (payers don't know that electronic payment options are available).
  - Information not laid out as clearly as it could be on the agency websites.
  - Low comfort with technology (also, not clear *how* to do it – have to walk them through it).

Communications Plan and Key Messages

- Developed key messages expected to resonate with agency customers to adopt electronic payments' adoption.
- Placement of these “Key Messages” within agency websites would help encourage and reassure the customer about available electronic options on your site.

IT’S CONVENIENT, SIMPLE AND SECURE!

- **CONVENIENT:** Pay online 24/7, from anywhere using your computer, smartphone or tablet.
- **SIMPLE:** Making online payments is easy, fast and free.
- **SECURE:** The U.S. Treasury and government agencies adhere to the industry’s most stringent security standards.

Communication Materials

- Key Messages
- Fact Sheets
- Testimonials
- Talking Points
- Web Banners
- Content for Newsletters
- Customer Service Script / Q&A
- Statement Blurbs
- Statement Inserts
- Brochures

Communication Materials

ONLINE PAYMENTS:
CONVENIENT, SIMPLE AND SECURE

DID YOU KNOW YOU CAN PAY US ONLINE?

It's never been simpler and more convenient to pay the [insert agency name] for products and services.

- **IT'S CONVENIENT:** Pay online 24/7, from wherever you choose, using your smartphone, tablet or computer. You can control the timing and amount of your payment, as opposed to not knowing when a paper check payment will clear.
- **IT'S SIMPLE:** Sign up for the electronic payment option that works best for you or your business: online bill payment, Pay.gov, Fedwire, PayPal, Dwolla, or payments debited directly from your checking or savings account. For some payment options, a confirmation of payment can be emailed directly to you for an organized and easily-accessible ongoing record of your payments – no more filing paper receipts.
- **IT'S SECURE:** We adhere to the most stringent industry security standards to keep your financial data and personal information safe. Just as you trust your bank with your financial information, you can trust us.

Many of the same online payment methods people and businesses use to pay their bills and purchase goods and services are available when paying the [insert agency name]. Below is information about some of these options and how you can begin saving time and money by using them.

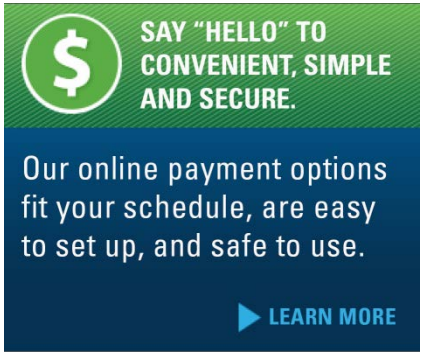
- **ONLINE BILL PAYMENT:** Online bill payment is standard for many private-sector companies and banks. Just sign into your bank's website and add the [insert agency name] as a biller within the bank's online bill payment system.
- **PAY.GOV:** Pay.gov is the federal government's secure Web-based collection portal. You can pay for products and services on Pay.gov directly from your checking or savings account, by credit or debit card, or by using your PayPal or Dwolla account.

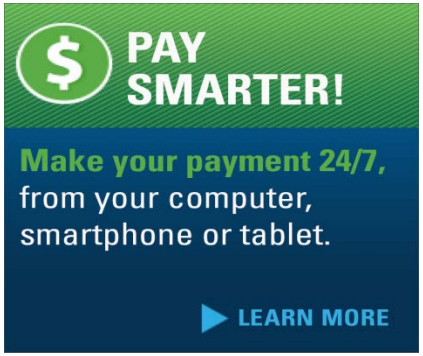
  In addition, Pay.gov is mobile-friendly, making it possible for you to make payments from wherever you choose, using your smartphone or tablet. You can also establish recurring payments, where applicable, which means you need only schedule a payment once.
- **FEDWIRE AND ACH CREDIT:** Individuals and businesses can also pay directly from their checking or savings account by Fedwire or ACH Credit. Talk to your bank about these options.

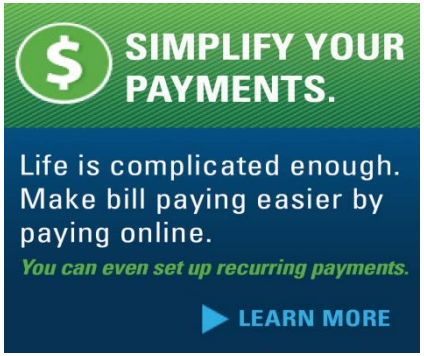
Learn more about online payment options at [agency website].

AGENCY LOGO

Fact Sheet







Web Banners

Communication Materials

WHY PAY ONLINE?

IT SAVES TIME: You can make same-day payments, which means you don't have to allow time for mailing. Plus, you can also set up recurring payments.

IT'S FAST: Your payment gets processed quickly, and you don't have to worry about a check getting lost.

IT'S FREE: It doesn't cost you anything to pay online.

YOU CAN RECEIVE A CONFIRMATION OF PAYMENT: You'll have an electronic record of payment for easy, paperless record-keeping.

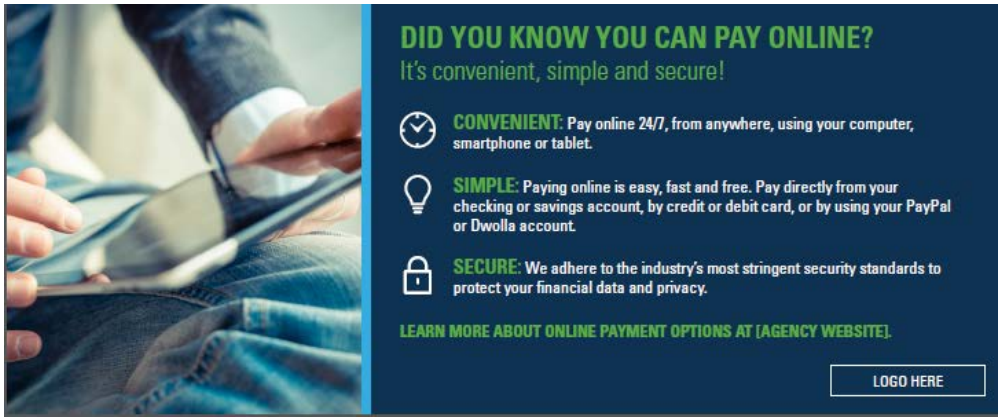
IT SAVES THE GOVERNMENT MONEY: Checks are expensive to process (it costs nearly eight times more to process a single paper check than an electronic payment).

YOU KNOW WHEN YOUR PAYMENT IS MADE: You can schedule your payment for a specific date. With a check, you don't know exactly when it will clear.

IT'S BETTER FOR THE ENVIRONMENT: There's no paper involved.

IT'S SECURE: Our systems are secure, and protecting your financial data and personal information is a top priority.

Website verbiage / statement insert



Statement Inserts

Sample Tools and Tactics

Fiscal Service-Controlled	Agency-Controlled
▪ Offer online bill payment ▪ Roll out recurring ACH Debit functionality on Pay.gov ▪ Elevate position of electronic payment options and information on Web sites ▪ Provide Digital wallet (PayPal and Dwolla) ▪ Enable mobile application ▪ Mandate electronic payment	▪ Default to electronic selection when signing up for payments ▪ Educate payers on electronic options and benefits on invoices and envelopes ▪ Set expectations for lower service time with electronic channels ▪ Increase POS card terminals ▪ Enable mobile proximity ▪ Mandate electronic payment (Treasury Financial Manual – Bulletin No. 2014-08)
Pain Points	**Communications Tactics**
▪ Lack of awareness ▪ Unable to find electronic options on websites ▪ No benefit or incentive to pay electronically ▪ Lack of channel options for some transaction types	▪ Messaging on convenience (Web site, social media, e-letters, statement stuffers, signage) ▪ Messaging on benefits/ease of adoption ▪ Business case/recommended tools and tactics ▪ Fact sheets, videos, e-letters, blog posts ▪ Where appropriate, mailed materials to current non-electronic payers ▪ Messaging on receipts about electronic payment benefits/options

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