



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

U.S./Canadian Colloquium  
U.S. Treasury E-Commerce Strategies and Solutions  
Wanda Rogers, Deputy Commissioner for Financial Services and Operations  
Bureau of the Fiscal Service

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# Revenue Collections Management and Payment Management

*Collections – Responsible for 465M transactions totaling \$3.7T collected in FY'14*

Our mission is to collect the revenue and associated information that enable the Federal government to operate and serve the public.



*Payments – Responsible for 1.1B payments for \$2.49T in FY'14*

To provide a full spectrum of unparalleled payment services on behalf of government entities to the American Public.

## *Collections*

Our vision is to transform financial management, promote efficiency, and deliver exceptional revenue collection services for the Federal government and the public.

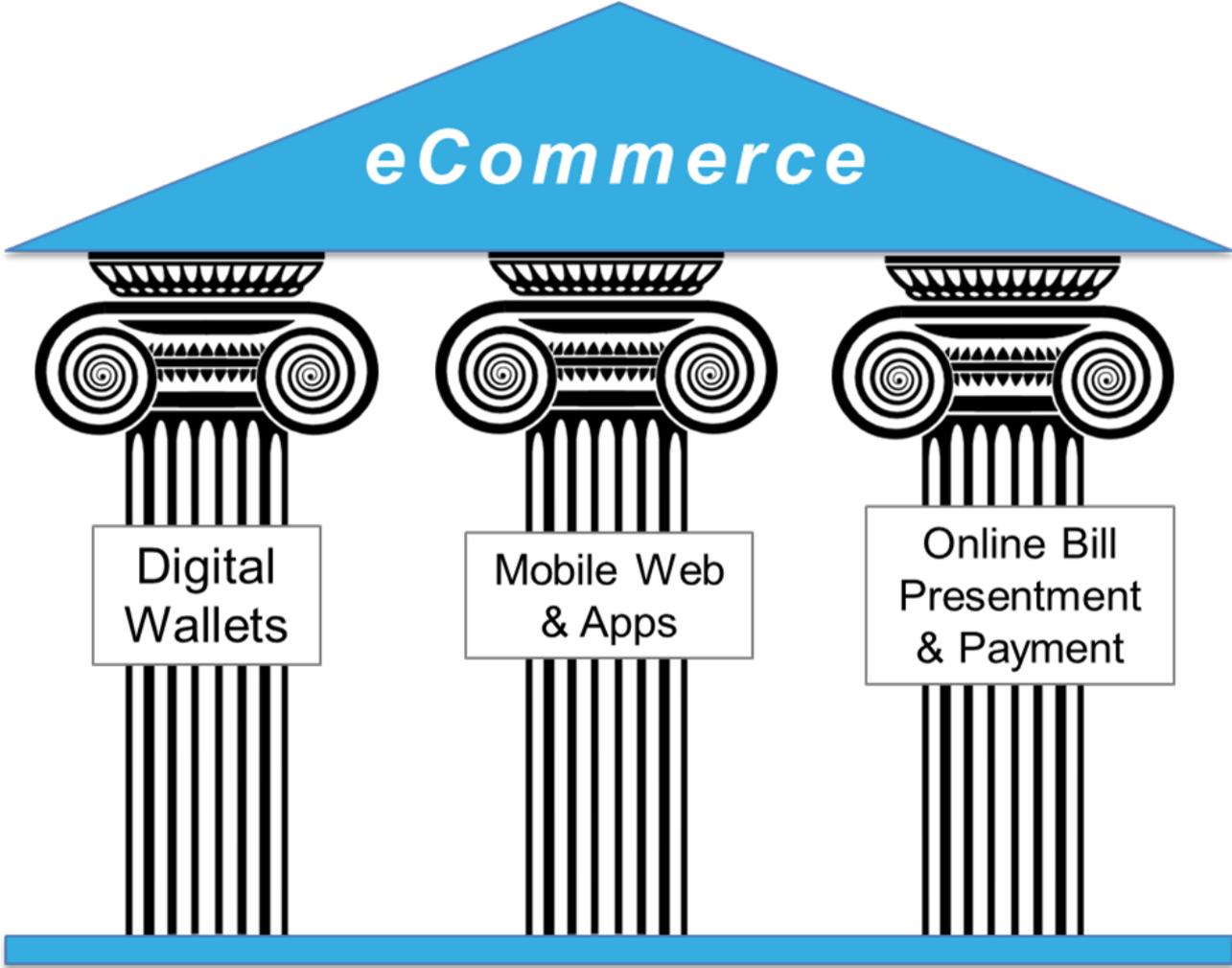
## *Payments*

To be the organization that the American public and all government entities trust for payment services.





# eCommerce Pillars





# DIGITAL WALLETS

Convenient, Simple, Secure



# Digital Wallet Payment Suite



PayPal™



DWOLLA

Additional Payment  
Option coming in  
2016

*Collections*



*Payments* (currently limited to PayPal)



# Digital Wallets: By The Numbers

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## Collections

- 24 agencies
- 27,091 transactions
- Collections Over **\$5 M** as of July 2015



## Payments

- As of 8/31/15: 91 payments made for \$91,400



# Vision: How NTAP Can Work For Government

Government agencies can easily pay via mobile payments



A single NTAP integration solution from the Bureau of the Fiscal Service



NTAP networks



NTAP is a single integration solution for government agencies looking to adopt mobile payments to let payees to choose their preferred NTAP network

The payment networks above are for illustrative purposes only.



## ONLINE BILL PRESENTMENT AND PAYMENT

Convenient, Simple, Secure

# Online Bill Payment: By The Numbers

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- **8** agencies
- **59,874** transactions
- Collections over **\$17 M** as of July 2015





# Invoice Processing Platform Overview

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- The Invoice Processing Platform (IPP) is a U.S. Treasury service that more efficiently manages government invoicing from PO to payment notification
- IPP is Proven to Work
  - 75 agencies use IPP and 15 are currently implementing IPP
  - Over 92,000 enrolled vendors
  - IPP processed nearly 109,000 Purchase Orders and 357,000 invoices in 2014





# MOBILE PROGRAM

Convenient, Simple, Secure



# MOBILE: CURRENT PRODUCT SUITE

## AGENCY-FACING PRODUCTS



CHECK CAPTURE (Collections)



CARD ACCEPTANCE (Collections)

## PUBLIC-FACING PRODUCTS



WHITE-LABEL PUBLIC APP (Collections)



Direct Express<sup>®</sup> Mobile APP (Payments)

# The President's BuySecure Initiative

- President Obama issued the BuySecure Executive Order in October of 2014 requiring the use of EMV, which will improve the government's payment security and accelerate the transition to stronger security measures.

## Collections

- EMV impacts approximately 52 agencies and 3,200 terminals

## Payments

- Converting 4.5 million Direct Express® mag stripe cards to chip and pin cards
- Unique challenges implementing EMV for large government-administered program consisting of primarily unbanked recipients
- The first large implementation of EMV for prepaid cards in the industry



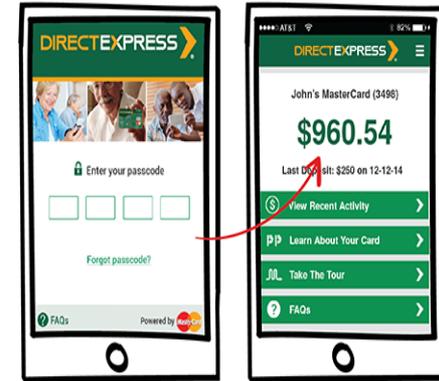


# Direct Express<sup>®</sup> Opportunities

- Mobile Application

- Provides cardholders with many self service options to reduce customer inquiries to vendor and benefit agencies

- Check card balance
- View transactions made within 90 days
- Deposit verification
- ATM finder, including locations of Direct Express<sup>®</sup> surcharge free ATMs
- Access to PayPerks, a program that helps cardholders understand how to use their prepaid card and improve their financial literacy



- What's Ahead?

- Samsung Pay, Apple Pay - - digital wallet opportunities exist but are heavily determined by our cardholder demographics



iPhone



Android

# Stored Value Cards Program



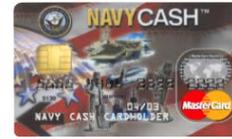
## Overview

- Card-based E-commerce solution for the United States Armed Forces, civilians, and contractors
- Operates in environments lacking financial and/or communication infrastructure
- “Cash off the battlefield” – Replaces cash and monetary instruments in areas of contingency and peacekeeping operations, on naval ships, and in U.S. military basic training installations
- Represents an individual’s personal funds – linked to US-based bank account for electronic fund transfers
- Deployed on 50+ military bases in 14 countries and on 129 naval ships

## Benefits

- Instant access to funds anywhere in the world; works in an off-line environment
- No transaction or service fees
- 100% audit trail
- Chip-and-PIN technology

# Stored Value Cards Program



## Future Strategy and Trends

- Creation of an industry-standard EMV single-card solution for entire SVC footprint
- Functional in on-line, off-line, open-loop and close-loop environments
- Deployable and scalable rapidly and globally



# US Debit Card (USDC) Program

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- Provides Federal agencies with the ability to deliver Federal non-benefit payments through debit cards, as an alternative to checks, drafts, cash, and other non-electronic mechanisms.