Chapter 1: Introduction to OTCnet

OTCnet Participant User Guide

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Glossary

Click this link to access the full OTCnet Glossary.

Overview, Topics, and Audience

Overview

Welcome to *Introduction to OTCnet Overview and OTCnet Course Content*. In this chapter:

- You will be introduced to OTCnet
- You will learn about OTCnet User Roles

Topics

The topics in this chapter include the following:

1. OTCnet Elements, Process Flows and End Users
2. OTCnet User Roles

Audience

The intended audience for *Introduction to OTCnet* includes:

- Administration Users
- Deposit Processing and Reporting Users
- Check Capture, Check Processing and Reporting Users
- Card Processing Users
- Viewers

Topic 1. Introduction to OTCnet

Overview

The Bureau of the Fiscal Service (BFS) Over the Counter Division (OTCD) provides the Over-the-Counter Channel Application (OTCnet) to facilitate electronic processing, reporting of deposits, and transaction activities. OTCnet financial services include retail transactions made at agency offices, face-to-face collection points, and point of sale (POS) locations throughout the US and abroad.

OTCD oversees the systems, networks and program infrastructure that enable world-class OTCnet financial services, including the collection of checks, cash, coins and credit, debit, and gift card transactions at agency POS locations around the globe. The OTCD is responsible for implementing a coordinated government-wide strategy for the collection of over-the-counter transactions and deposit activities (cash, card, check, foreign checks/currency, seized currency), and the transition from paper checks to electronic mechanisms.

OTCnet is a secure web-based system that enables federal agencies to integrate check conversion, deposit reporting, and card processing, so that all check, cash, coin, and card deposits to the Treasury General Account (TGA) are handled by one web-based application.

OTCnet offers agencies superior customer service and high-quality e-commerce solutions for collections and reporting needs.

OTCnet financial services includes the following:

- Electronic processing of US checks presented for cashing, payment, or deposit
- Processing of US currency, foreign currency cash and foreign check deposits
- Acceptance of credit, debit, and gift cards (Visa, MasterCard, American Express, Discover)
- Support of the Self-Service Kiosk
- Automation of the collection and settlement process
- Support of online reporting and research capabilities for reconciliation and inquiries
- Improvements of deposit history record-keeping

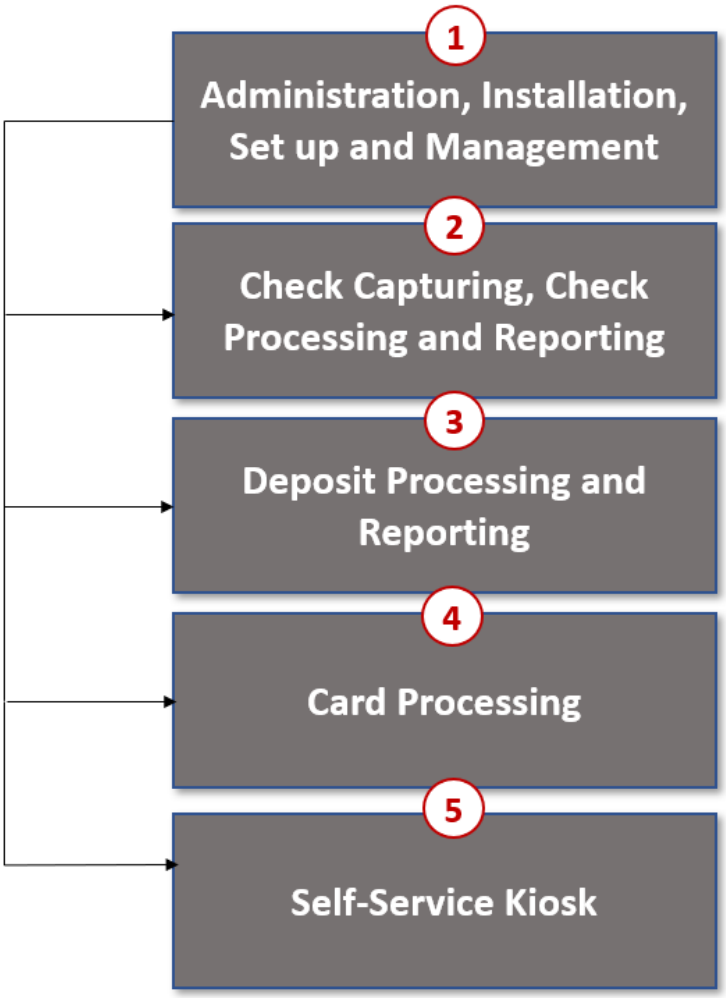
OTCnet Elements

OTCnet comprises five elements:

1. *Administration
2. Check Capture, Check Processing and Reporting
3. Deposit Processing and Reporting
4. Card Processing
5. Self-Service Kiosk: Web Service

*Administration functions support Check Capture, Check Processing and Reporting, Deposit Processing and Reporting, Card Processing, and Self-Service Kiosk as shown in Figure 1.

Figure 1. OTCnet Elements



The functions of the five elements are:

- **Administration, Installation Set Up and Management** allows for those with administrative permissions to install and manage OTCnet and set up users.
- **Check Capturing, Check Processing** converts personal and business checks into electronic fund transfers. Transactions include consumer, consumer accounts receivable, and business transactions
- **Deposit Processing** permits federal agencies to create and submit deposits for confirmation. This platform also allows financial institutions (FIs) to confirm those deposits and create adjustments electronically. Deposits are created for US currency, foreign cash, and foreign checks
- **Card Processing** allows agencies to provide their customers with an option to make payments via credit/debit cards and gift cards
- **Self-Service Kiosk** is a third-party vendor standalone kiosk supported by OTCnet

OTCnet Process Flow: Check Capture, Check Processing and Reporting

Check Capture and Check Processing involve converting paper checks received over the counter or through the mail into electronic debits to the check writer's account. The process is highly automated and greatly improves the collection, reconciliation, research, and reporting processes associated with federal agencies check collections.

In OTCnet, your agency scans a check, and the scanner captures an image of the front and back of each check. In OTCnet Online, the image is available immediately. You can also access the Collections Information Repository (CIR) to retrieve deposit information.

The captured image of the check is stored for seven years in OTCnet. You can search the check images as well as the check capture and transaction date through the Check Image and Research Archive (CIRA) Query feature within OTCnet.

OTCnet sends summary as well as detailed information to CIR for those agencies that are not processing tax transactions.

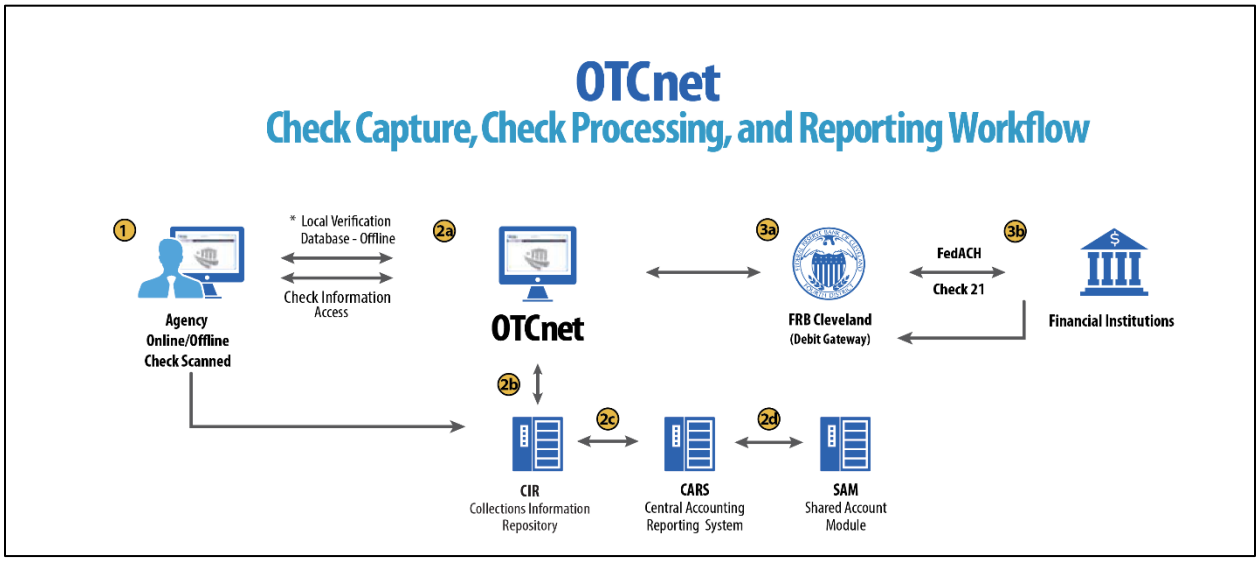
CIR sends accounting entries with Treasury Account Symbol/Business Event Type Code (TAS/BETC) or Classification Keys (C-Keys) to Central Accounting Reporting System/ Government Wide Accounting (CARS). CARS invokes Shared Account Module (SAM) to either validate, translate, or default the TAS/BETC based on the accounting information received on the transaction.

OTCnet sends the captured check data to the Debit Gateway at the Federal Reserve Bank Cleveland (FRB-C). FRB-C/Debit Gateway sends the data and settles to the financial institution (FI) either through FedACH (Automated Clearing House) personal check or Check 21 (non-personal check) where the check was written.

The FI where the check was written shows the account was debited (Complete Check Capture and Check Processing and Reporting Process flow as shown in Figure 2).

If your agency uses the Master Verification Database (MVD) (which provides downloads of prior negative check information and blocked items), the information is passed to the agency's Local Verification Database (LVD) when each batch is closed. The LVD is then used to determine the check writer's status and implement your agency's bad check policy, if applicable.

Figure 2. Check Capture, Check Processing, and Reporting Process Flow



What is ACH?

The ACH Network is a nationwide batch-oriented electronic funds transfer system governed by the NACHA (National Automated Clearing House Association) operating rules, which provide for the interbank clearing of electronic payments for participating depository financial institutions. The Federal Reserve and Electronic Payments Network act as ACH operators, central clearing facilities through which financial institutions transmit or receive ACH entries. ACH payments include:

- Direct deposit of payroll, Social Security and other government benefits, and tax refunds
- Direct payment of consumer bills such as mortgages, loans, utility bills and insurance premiums
- Business-to-business payments
- E-checks
- E-commerce payments
- Federal, state, and local tax payments

What is Check 21?

Check 21, also known as the Check Clearing for the 21st Century Act, was signed into law on October 28, 2003. Provisions of the law took effect on October 28, 2004. It is important to understand the effects of Check 21 on OTCnet. Check 21 provides the legal framework for the creation of substitute checks, which can be used in place of the original paper document without an agreement in place with other financial institutions. A substitute check is a paper reproduction of the original check.

To meet legal requirements, a substitute check must:

- Contain an image of the front and back of the original check.

- Bear a legend that states, “This is a legal copy of your check. It can be used the same way you would use the original check.”
- Display a magnetic Ink character recognition (MICR) line containing information appearing on the MICR line of the original check.
- Conform in paper stock, dimension, and otherwise, with generally applicable industry standards for substitute checks.
- Be suitable for automated processing in the same manner as the original check.

Overall, this legislation has modernized the nation’s check payments system. Check 21 is designed to foster innovation in the payments system and to enhance its efficiency by reducing some of the legal impediments to check truncation.

ALL payment instruments are eligible for processing under OTCnet, including business checks, money orders, Treasury checks, credit card checks, traveler’s checks, cashier’s checks, official checks, third-party checks, payroll checks and checks drawn on state or local government accounts.

Check 21 requires financial institutions to accept a substitute check from a presenting institute and grant it equivalent status to the original check if the substitute check meets prescribed requirements. It also requires a reconverting bank to meet the warranties and indemnities enacted through legislation and subsequent regulations. Check 21 requires financial institutions to provide education to individual consumers on substitute checks and consumer re-credit rights.

For more information on Check 21, visit: https://www.frbservices.org/education/products-services-education/check21-act.html

Acceptable forms of FedACH and Check 21 payment types are shown in Table 1.

Table 1. FedACH and Check 21 Payment Types

FedACH	Check 21
• Direct Deposit of payroll, Social Security and other government benefits, and tax refunds • Direct Payment of consumer bills such as mortgages, loans, utility bills and insurance premiums • Business-to-business payments • E checks • E commerce payments • Federal, state, and local tax payments	• Business Checks • Money Orders • Treasury Checks • Credit Card Checks • Traveler’s Checks • Cashier’s Checks • Official Checks • Third-party Checks • Payroll Checks • Checks drawn on state or local government • Personal Check (No Notice) • Personal Check (Opt Out)

OTCnet Process Flow: Deposit Reporting

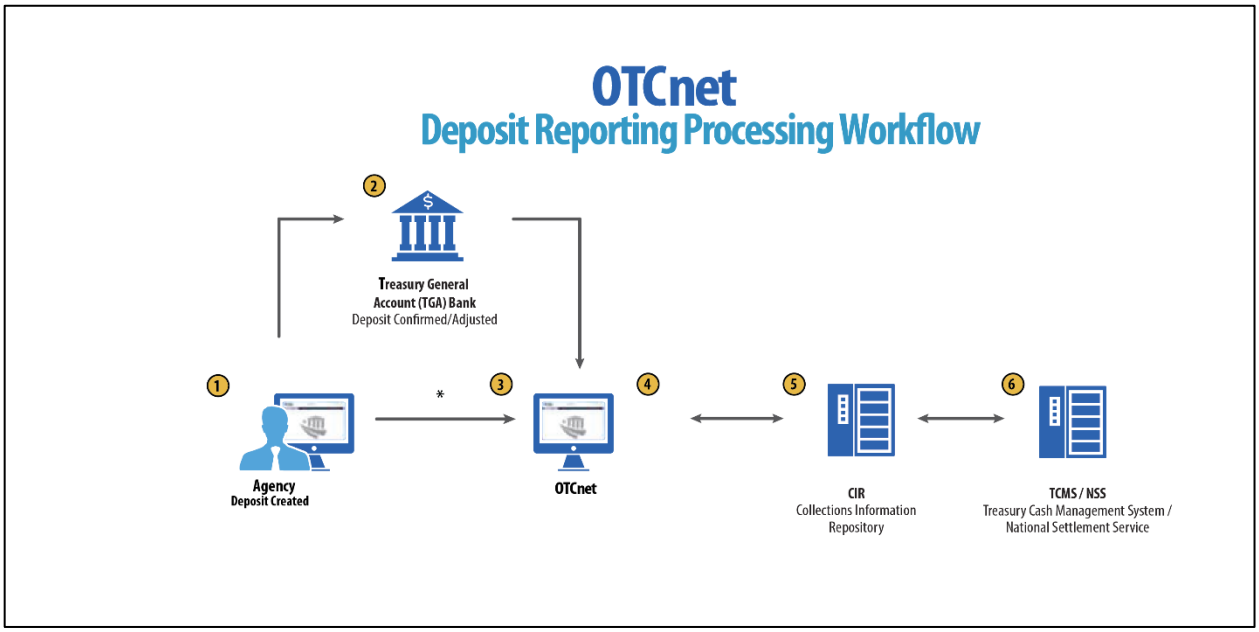
Deposit Processing electronically collects US and foreign funds, which facilitates the daily classification of Treasury collections.

As shown in Figure 3, the Deposit Preparer, or Agency, electronically reports the deposit to Treasury using OTCnet and prints out the OTCnet deposit ticket. The bank deposit ticket, OTCnet deposit ticket, cash and checks (US and foreign) are taken to your Treasury General Account (TGA) bank. At the TGA bank, the Deposit Confirmer confirms the deposit, rejects the deposit, or creates an adjustment to the deposit using OTCnet.

OTCnet sends commercial deposit voucher information to CIR. CIR receives commercial deposit information from OTCnet for reconciliation and transmits it to the Treasury Cash Management System (TCMS) for cash concentration purposes. TCMS receives the commercial deposit data from CIR and initiates the cash concentration activity.

The Deposit Preparer and Deposit Viewer can access OTCnet to view their deposit ticket information, as well as access reports, receive rejections, and view adjustments.

Figure 3. Deposit Processing Workflow



OTCnet Process Flow: Card Processing

Card processing is a web-based functionality that provides agency customers with an option to make payments with a credit, debit, or gift card. Card transactions are sent directly to WorldPay.

As shown in Figure 4, the Agency initiates the Card Processing payment. Currently, OTCnet does not store any card transaction details. The Agency can access the Collections Information Repository (CIR) to retrieve deposit and card payment information.

The customer pays with a credit/debit card or gift card at an agency terminal station. The customer authorizes the amount to be charged to their account. The Verifone/OTCnet terminal sends the transaction data to Worldpay for authorization.

Worldpay processes the payment in four steps:

Step 1 – Authorization (Real Time)
Worldpay sends the transaction data to the card issuer through the card network (e.g., Visa, Discover, Amex, and Mastercard). The card issuer determines whether funding is available and returns authorization through the card networks to Worldpay.

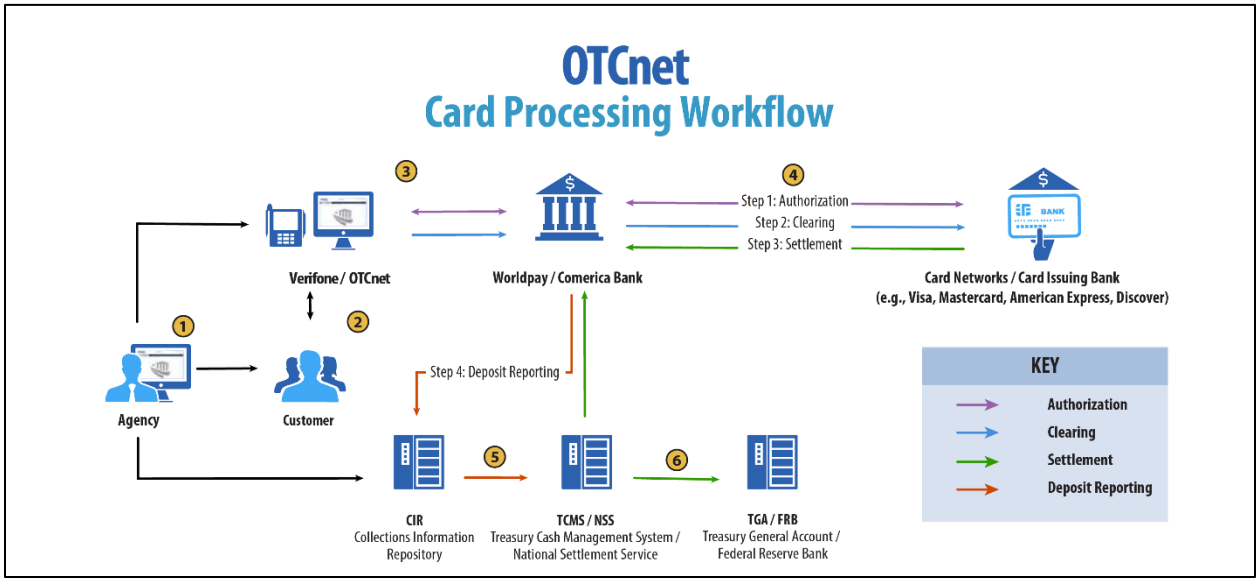
Step 2 – Clearing
Funds in the daily transaction batch are cleared from Worldpay to Comerica Bank. The processing cutoff for credit card payments is 4:30 AM; for debit card payments the cutoff is 2:00 AM.

Step 3 – Settlement
The card issuer sends the settlement money back to Worldpay via the card networks once the payments have been authorized and cleared. The timing for this transaction varies by credit/debit network.

Step 4 – Deposit Reporting
If the payment is approved, Worldpay sends deposit voucher transaction data to CIR via the Worldpay flat file the following morning between 4:00 and 6:00 AM.

CIR sends the voucher information to the Treasury Cash Management System (TCMS). TCMS uses the National Settlement Service (NSS) to draw funds. NSS transfers funds to the TGA Bank NY/FRB and reconciles them with Worldpay/Comerica Bank.

Figure 4. Card Processing Workflow



OTCnet Process Flow: Self-Service Kiosk: Check Payment

Self-Service Kiosk: Check Processing is a web-based functionality that provides agency customers with an option to make payments with a check at a kiosk. The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet.

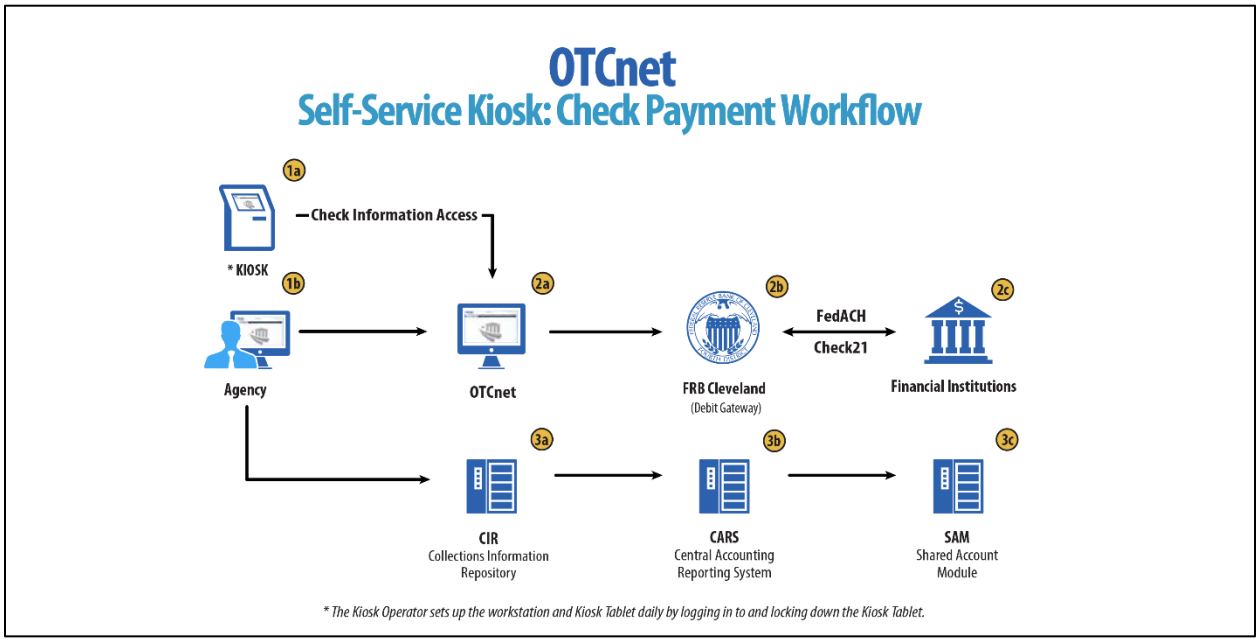
As shown in Figure 5, the kiosk captures the image of the front and back of each check and stores these images on the kiosk server. The captured images are uploaded to the OTCnet server on a scheduled basis and are stored in OTCnet for seven years.

OTCnet sends the captured check data to Debit Gateway at the Federal Reserve Bank Cleveland (FRB-C). FRB-C/Debit Gateway forwards the data to the Financial Institution (FI) where the check was written, either through FedACH (for personal checks) or Check 21 (for non-personal checks). The FI receives the data and shows the account as debited.

OTCnet also sends summary as well as detailed information to the Collections Information Repository (CIR). CIR sends accounting entries with Treasury Account Symbol/Business Event Type Code (TAS/BETC) or Classification Keys (C-Keys) to the Central Accounting Reporting System (CARS). CARS invokes the Shared Account Module (SAM) to either validate, translate, or default the TAS/BETC based on the accounting information received on the transaction.

Agencies access OTCnet for Check Processing reports and use OTCnet's Check Image and Research Archive (CIRA) Query feature to search for check images, check capture dates and transaction dates. Agencies retrieve deposit information from the Collections Information Repository (CIR).

Figure 5. Self-Service Kiosk: Check Payment



OTCnet Process Flow: Self-Service Kiosk: Deposit Processing

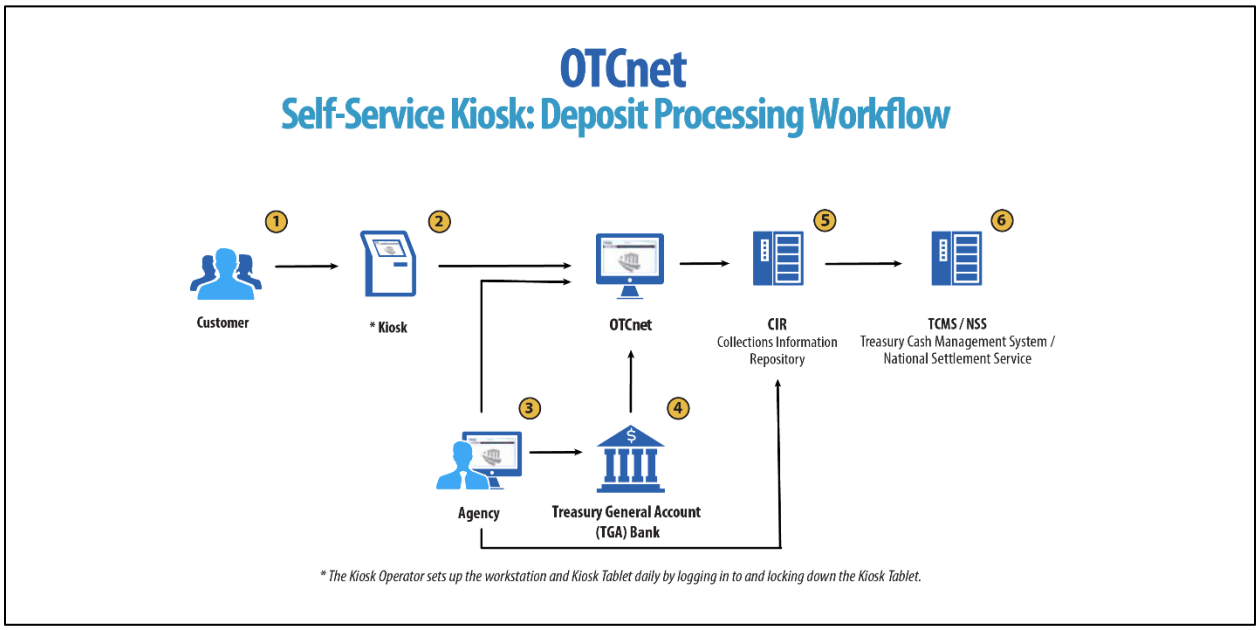
Self-Service Kiosk: Deposit Processing is a web-based functionality that provides agency customers with an option to make US cash payments at a kiosk. The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet.

As shown in Figure 6, the customer (kiosk user) makes US cash payments using the kiosk. The kiosk sends the deposit information to OTCnet with draft status. OTCnet creates a deposit voucher for the kiosk's cash payment transactions with accounting code information. The agency logs in to OTCnet to classify, approve and submit the voucher to the agency's FI and

can view the Deposit Process report. The FI verifies and confirms the deposit in OTCnet; the cash goes to the bank.

Once the FI has confirmed the deposit, OTCnet sends voucher information to the Collections Information Repository (CIR). CIR sends the voucher information to the Treasury Cash Management System (TCMS) and TCMS uses the National Settlement Service (NSS) to draw funds. Agencies can access CIR to retrieve deposit information.

Figure 6. Self-Service Kiosk: Deposit Processing Workflow



OTCnet Process Flow: Self-Service Kiosk: Card Processing

Self-Service Kiosk: Card Processing is a web-based functionality that provides agency customers with an option to make payments with a credit, debit, or Visa/Mastercard gift card at an agency terminal station. Card transactions are sent directly to WorldPay.

The Kiosk Operator sets up the workstation and Kiosk Tablet daily by logging in to and locking down the Kiosk Tablet.

As shown in Figure 7, payments can be made with a credit/debit card or Visa/Mastercard gift card at the kiosk. The customer authorizes the amount to be charged to their account. The kiosk sends transaction data to Worldpay for authorization.

Worldpay processes the payment in four steps:

Step 1 - Authorization (Real Time)
Worldpay sends the transaction data over to the card issuer through the card networks (e.g., Visa, Discover, Amex and Mastercard). The card issuer determines if funding is available and returns authorization back through the card networks to Worldpay.

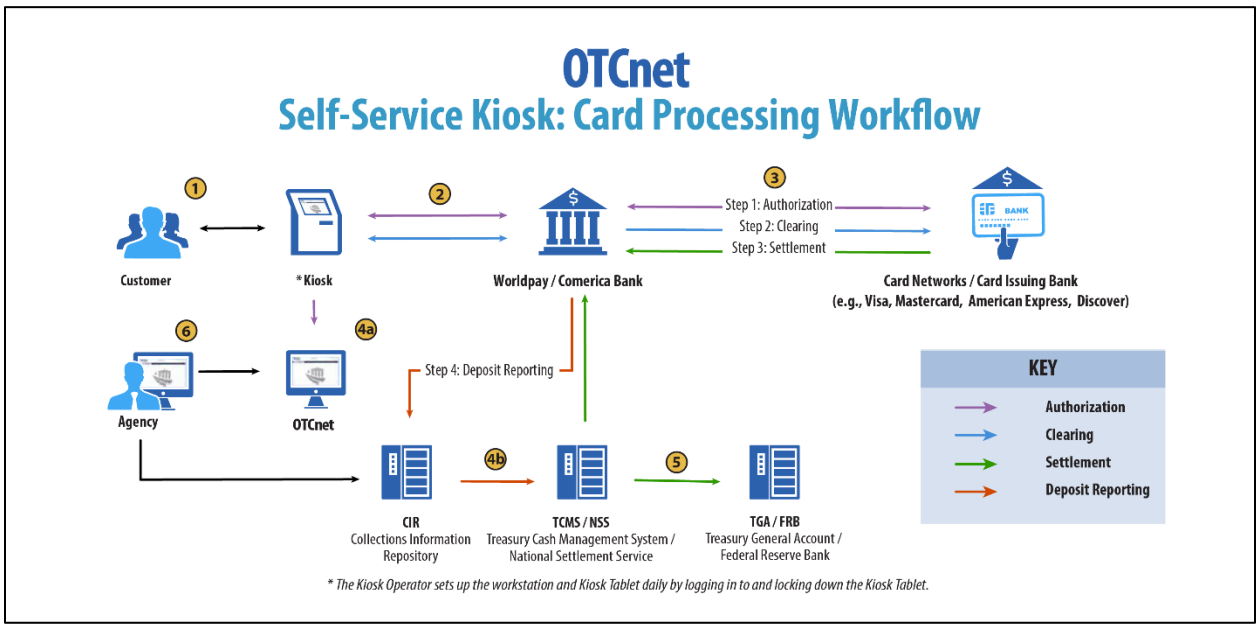
Step 2 – Clearing
Funds in the daily transaction batch are cleared from Worldpay to Comerica Bank. The processing cutoff is 2:00 AM for debit card payments and 4:30 AM for credit card payments.

Step 3 – Settlement
Once the payments have been authorized and cleared, the card issuer sends the settlement money back to Worldpay via the card networks. The timing of the transfer varies by credit/debit network.

Step 4 - Deposit Reporting
If the payment is approved, Worldpay sends deposit voucher transaction data to the Collections Information Repository (CIR) via the Worldpay flat file the following morning between 4:00 AM and 6:00 AM.

CIR sends the voucher information to the Treasury Cash Management System (TCMS). TCMS uses the National Settlement Service (NSS) to draw funds. The kiosk sends the card transaction data to OTCnet via the card web service. NSS transfers funds to the TGA Bank NY/FRB and reconciles with Worldpay/Comerica Bank. The agency accesses OTCnet for Card Processing reporting; the agency can also access CIR to retrieve deposit information.

Figure 7. Self-Service Kiosk: Card Processing Workflow



OTCnet End Users

There are four functional areas of the OTCnet application:

1. Administration
2. Check Capture, Processing and Reporting
3. Deposit Processing and Reporting
4. Card Processing

The user role you hold is based on the types of tasks you will perform.

- Administration user roles, with varying degrees of permission, perform administrative duties such as user management and system installation.

- Check Capture/Check Processing and Reporting user roles perform functions to capture checks, process checks, access reports and edit or view the Master Verification Database (MVD).
- Deposit Processing and Reporting user roles create or approve deposits, confirm (reject or adjust) deposits, or view deposit information, as shown in Table 2.
- Card Processing user roles perform functions to process card transactions.

Table 2. End User Roles

Administration	Check Capture/ Check Processing and Reporting	Deposit Processing and Reporting	Card Processing
Agency • Check Capture Supervisor • Check Capture Administrator • Accounting Specialist/ Local • Accounting Specialist • Card Administrator **Financial Institution/ Federal Reserve** • Primary Security Administrator • Local Security Administrator	**Agency** • Check Capture Operator • Check Capture Lead Operator • Check Capture Supervisor • Batch Approver* • Master Verification Database (MVD) Editor • Master Verification Database (MVD) Viewer	**Agency** • Deposit Preparer • Deposit Approver • Viewer **Financial Institution/ Federal Reserve** • Deposit Confirmer • Viewer	**Agency** • Card Operator

*Batch Approver is a sub-role assigned to users with existing roles.

Topic 2. OTCnet User Roles

Individuals are granted user access based on their job roles. Agency and Financial Institution/Federal Reserve Bank (FI/FRB) user roles are listed in Table 3 below with corresponding descriptions of job roles, the user roles that may assign the access, and whether the user can access Check Capture, Deposit Processing, or Card Processing functions.

Table 3. OTCnet Agency and FI/FRB User Roles

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Accounting Specialist	The agency user in this role is an expert on the organizational structure, reporting needs and accounting rules for their agency. This role will establish and maintain the organizational foundation, accounting data and accounting relationships at the highest level of the agency in OTCnet. This role can also establish, maintain, and view processing options that one or more lower-level endpoints will use in OTCnet.	Agency PLSA Agency LSA		•	
Agency Local Security Administrator (LSA)	The agency user in this role will maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access. LSAs can also view security reports.	Agency PLSA	•	•	
Agency Primary Local Security Administrator (PLSA)	The agency user in this role has the same capabilities as an LSA with the additional capability of creating and modifying LSAs for their organization. There can only be one PLSA per agency.	OTCnet Customer Support Team	•	•	
Agency Manager	The agency user in this role can view and download CIRA CSV (Comma-Separated Values) reports and ACR (Accessibility Conformance Report) Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports. The agency user can view if an endpoint is designated for summary-level classification, and the agency comments associated with an endpoint.	Agency PLSA Agency LSA	•		
Card Administrator	The agency user in this role has the capability to manage endpoints for card processing. The user can view and modify terminal configuration. The user can also modify, delete, view, and search organization hierarchy. Lastly, this user has the capability to download releases and read/view audit card modules.	Agency PLSA Agency LSA			•

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Card Operator	This user views organizational hierarchy and searches within the organization. This user can process credit card payments, query card transactions, and view terminal configuration. Finally, this user can read/view the audit log and has partial access to the user's own activities.	Agency PLSA Agency LSA			•
Check Capture Administrator	The agency user in this role has the capability to define and modify the check capture sites as well as manage accounting codes and modify endpoint mappings. For example, this user can set up the location policy and location group. Additionally, this user can view, modify, and import accounting codes and modify endpoint mappings. This user can also configure the Check Capture functions and perform upgrades to the application, as well as download user profiles for the site. Furthermore, this user can view checks at the item level or a batch at the summary level classified with multiple accounting codes, view/download CIRA CSV reports and ACR Activity reports, run CIRA queries and view other general reports such as the SF215 Deposit Ticket and 5515 Debit Voucher reports. The agency user can view if an endpoint is designated for summary-level classification, and the agency comments associated with an endpoint. This user has permission to download software or firmware to the terminal using the Download Check Capture application permission. Lastly, this user is authorized to download the OTCnet Local Bridge (OLB) application, install the OLB certificate, install the OLB application, create the OLB profile, and start and stop the OLB application.	Agency PLSA Agency LSA	•		

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Check Capture Lead Operator	The agency user in this role will have the ability to scan checks into a batch, view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, edit a batch, balance check amounts, and enter batch control values during batch closing. This user is authorized to install the OTCnet Local Bridge (OLB) certificate, install the OLB application, create the OLB profile, and start and stop the OLB application. Additionally, this user is authorized to accept checks with poor quality, make MICR line corrections, and accept duplicates. This user is not authorized to use out-of-date LVD. This role can establish, maintain, and view processing options for an endpoint pertaining to summary-level classification and agency comments.	Agency PLSA Agency LSA	•		
Check Capture Operator	This agency user has the authorization to scan checks into a batch, view and classify checks at the item level or a batch at the summary level with multiple accounting codes, close a batch, balance check amounts, and enter batch control values during batch closing. This agency user can also view if an endpoint is designated for summary-level classification, and the agency comments associated with an endpoint. This user is authorized to install the OTCnet Local Bridge (OLB) certificate, install the OLB application, create the OLB profile, and start and stop the OLB application. Additionally, the user can enter/apply the Accounting Code at the time of scanning checks. However, the user does not have authorization to accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, or accept checks with poor quality.	Agency PLSA Agency LSA	•		

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
Check Capture Supervisor	The agency user in this role is the most powerful user on the Check Capture site. The user can perform almost all the functions in Check Capture, including view and classify checks at the item level or a batch at the summary level, accept duplicates, make MICR corrections, authorize the use of out-of-date LVD, accept checks with poor quality, as well as view, modify, and import accounting codes, and modify endpoint mappings. However, this user does not have any permissions associated with scanning checks. To ensure "checks and balances," scanning checks is reserved for a Check Capture Operator or Lead Operator only. This role can also establish, maintain, and view processing options that one or more lower-level endpoints will use in OTCnet. This user is authorized to install the OTCnet Local Bridge (OLB) certificate, install the OLB application, create the OLB profile, and start and stop the OLB application.	Agency PLSA Agency LSA	•		
CIRA Viewer	The agency user in this role can only view organization endpoints and CIRA records. This is the check processing role with the lowest level of access. The agency user can view if an endpoint is designated for summary level classification, and the agency comments associated with an endpoint.	Agency PLSA Agency LSA	•		
Deposit Approver	The agency user in this role will approve the deposit report and submit the information to the TGA financial institution.	Agency PLSA Agency LSA		•	
Deposit Preparer	The agency user in this role prepares the deposit ticket and supporting information for transmission to the TGA financial institution.	Agency PLSA Agency LSA		•	
FPA Viewer	The agency user in this role can only search/view deposits and adjustments and produce reports.	Agency PLSA Agency LSA		•	
Local Accounting Specialist	The agency user in this role is an expert on the organizational structure, reporting needs and accounting rules for its depositing and lower-level endpoints. This role will establish, maintain, and view the organizational structure, accounting code mappings to individual endpoints, and the processing options that one or more lower-level endpoints will use in OTCnet.	Agency PLSA Agency LSA		•	

User Role	Role Description	Assignable By	Check Capture	Deposit Processing	Card Processing
MVD Editor	The agency user in this role can create, update, and read verification records. This role can also download CSV formatted reports, view other general reports such as the 215 Deposit Ticket, 5515 Debit Voucher reports and the ACR Activity report. The agency user can view if an endpoint is designated for summary-level classification and the agency comments associated with an endpoint.	Agency PLSA Agency LSA	•		
MVD Viewer	The agency user in this role can read CIRA records, verification records, and block records containing only AB permissions. This role also has permission to download CSV formatted reports and view other general reports such as the 215 Deposit Ticket, 5515 Debit Voucher reports and the ACR Activity report. The agency user can view if an endpoint is designated for summary-level classification, and the agency comments associated with an endpoint.	Agency PLSA Agency LSA	•		
View Report	The agency user in this role will have access to agency reports except for the CIRA CSV report.	Agency PLSA Agency LSA	•	•	
Deposit Confirmer	The financial institution user in this role will verify the submitted deposit ticket, reject the deposit ticket, if necessary, forward the information to the Treasury, and create adjustments as necessary.	FI PLSA FI LSA		•	
FI Viewer	The financial institution user in this role can only search and view deposits and adjustments, view Financial Institution information and produce reports from it.	FI PLSA FI LSA		•	
FI/FRB Local Security Administrator (LSA)	The financial institution/federal reserve bank user in this role will maintain user access to an organization, including assigning/removing user roles and assigning/removing organization hierarchy access.	FI PLSA		•	
FI/FRB Primary Local Security Administrator (PLSA)	The financial institution/federal reserve bank user in this role has the same capabilities as an LSA, with the additional capability of creating and modifying LSAs for their organization. There can only be one PLSA per financial institution.	OTCnet Customer Support Team		•	
FI/FRB Confirmer	The FI/FRB user in this role will verify the submitted deposit ticket, reject the deposit ticket, if necessary, forward the information to the Treasury, and create adjustments as necessary.	FI PLSA FI LSA		•	
FRB Viewer	The FRB user in this role can only search and view deposits and adjustments, view FRB information and produce reports from it.	FI PLSA FI LSA		•	

Agency User Role Combinations

As shown in Table 4 and Table 5, Agency Deposit Processing, Check Capture and Card Processing user roles can be combined and assigned to an individual user. "•" indicates that the role in the column heading can be combined with the role to the far left of it.

Table 4. Combinable Agency Deposit Processing, Check Capture and Card Processing User Roles

Agency User Roles	Agency PLSA	Agency LSA	Accounting Specialist	Local Accounting Specialist	Deposit Preparer	Deposit Approver	FPA Viewer
Agency PLSA							•
Agency LSA							•
Accounting Specialist				•	•	•	•
Local Accounting Specialist			•		•	•	•
Deposit Preparer			•	•		•	•
Deposit Approver			•	•	•		•
FPA Viewer	•	•	•	•	•	•	•
CIRA Viewer			•	•	•	•	•
View Report			•	•	•	•	•
MVD Editor			•	•	•	•	•
MVD Viewer	•	•	•	•	•	•	•
Card Administrator			•	•	•	•	
Card Operator			•	•	•	•	
Check Capture Operator			•	•	•	•	•
Check Capture Lead Operator			•	•	•	•	•
Check Capture Administrator		•	•	•	•	•	•
Check Capture Supervisor			•	•	•	•	•

Table 5. Combinable Agency Check Capture and Card Processing User Roles

Deposit Reporting, Check Capture and Card Processing User Roles	Agency Manager	CIRA Viewer	View Report	MVD Editor	MVD Viewer	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supvr.	Batch Approver
Agency PLSA					•					
Agency LSA					•			•		
Accounting Specialist		•	•	•	•	•	•	•	•	
Local Accounting Specialist		•	•	•	•	•	•	•	•	
Deposit Preparer		•	•	•	•	•	•	•	•	
Deposit Approver		•	•	•	•	•	•	•	•	
Agency Manager				•				•	•	
CIRA Viewer			•	•	•	•	•	•	•	
View Report		•		•	•	•	•	•	•	
MVD Editor	•	•	•		•	•	•	•	•	
MVD Viewer		•	•	•		•	•	•	•	
Card Administrator							•	•	•	
Card Operator						•	•	•	•	
Check Capture Operator		•	•	•	•					•
Check Capture Lead Operator		•	•	•	•			•	•	•
Check Capture Administrator	•	•	•	•	•		•		•	
Check Capture Supervisor	•	•	•	•	•		•	•		
Batch Approver						•	•			

Financial Institution (FI) User Role Combinations

Financial institution user roles that can be combined and assigned to an individual user are shown in Table 6. "•" indicates that the role in the column heading can be combined with the role to the far left of it.

Table 6. Combinable Financial Institution User Roles

Financial Institution (FI) User Roles	FI PLSA	FI LSA	FI Confirmer	FI Viewer
FI PLSA				•
FI LSA				•
FI Confirmer				•
FI Viewer	•	•	•	

System Tasks by Agency and Financial Institution (FI) Roles

The following two tables show the system tasks that can be performed by agency and Financial Institution/Federal Reserve Bank (FI/FRB) user roles. "•" indicates that the user role shown in the column heading can perform the task listed to the far left of it.

Table 7. Deposit Processing and Reporting Roles

Deposit Processing & Reporting Task	Agency PLSA	Agency LSA	Agency Acc Spec	Agency Local Acc Spec	Agency Dep. Prep.	Agency Dep. Appr.	FI/ FRB Viewer	FI/ FRB PLSA	FI/ FRB LSA	FI/ FRB Dep. Confirmer	FI/ FRB Viewer
Add/Update/Delete a User	•	•						•	•		
Reset Password	•	•						•	•		
Manage Own Account	•	•	•	•	•	•	•	•	•	•	•
OTCnet Logon and Homepage	•	•	•	•	•	•	•	•	•	•	•
Create/Modify Deposit					•						
Submit Deposit						•					
Confirm/Reject Deposit										•	
View Deposit/Adjustment Detail					•	•	•			•	•
Search Deposit/ Adjustment					•	•	•			•	•
Create Deposit/ Adjustment										•	
Create Return Item Adjustment										•	
Modify Organization Hierarchy			•	•							
Delete Organization Hierarchy			•	•							
View Organization Hierarchy			•	•							
Search Organization Hierarchy			•	•							
Modify Accounting Codes*			•								
Import Accounting Codes*			•								
View Accounting Codes*			•	•							
Modify Endpoint Mappings*			•	•							
Modify Custom Labels			•								
View Custom Labels			•	•							
Modify Processing Options			•	•							
View Processing Options			•	•							
Modify User Defined Fields			•								
View User Defined Fields			•	•							
View Financial Institutions										•	•
View Business Reports			•	•	•	•	•			•	•
View Security Reports	•	•						•	•		

Deposit Processing & Reporting Task	Agency PLSA	Agency LSA	Agency Acc Spec	Agency Local Acc Spec	Agency Dep. Prep.	Agency Dep. Appr.	FI/ FRB Viewer	FI/ FRB PLSA	FI/ FRB LSA	FI/ FRB Dep. Confirmer	FI/ FRB Viewer
View Administrative Reports					•	•	•			•	•
Read/View Audit Log	•	•									
View Reporters Flag			•	•							

The following table specifies OTCnet Check Capture roles and corresponding permissions at the agency level.

Table 8. Check Capture Roles

Check Capture Task	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	Batch Approver*	Online
Authorize Duplicates		•		•		Online
Authorize MICR Correction		•		•		Online
Authorize Poor Image Quality		•				Online
Balance Check Amounts		•		•		Online
Change Batch Control Values	•	•		•		Online
Change Batch Status				•		Online
Close Batch	•	•		•		Online
Edit Batch		•		•		Online
Change Mode	•	•				Online
Configure Check Capture System (settings)			•	•		Online
View Check Capture System Configuration	•	•	•	•		Online
Configure Batch Manager	•	•	•	•		Online
Override Verification				•		Online
Process Transactions (Scan Checks)	•	•				Online
Approve/Submit Batch				•	•	Online
View Batch List	•	•	•	•		Online
Void Item During Balancing				•	•	Online
Void Transaction				•	•	Online
Check Capture System Maintenance (Upgrade Scanner Firmware)			•	•		Online

Check Capture Task	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	Batch Approver*	Online
Create and Download Local Bridge Credential File	•	•	•	•		Online
Startup of OTCnet Local Bridge (OLB) Application	•	•	•	•		
Modify Classify Batch	•	•		•		Online
View Classify Batch	•	•	•	•		Online
Modify Classify Item	•	•		•		Online
View Classify Item	•	•	•	•		Online

The OTCnet Agency Check Processing user roles and their associated permissions are shown in Table 9.

Table 9. Check Processing

Check Processing Task	Agency Manager	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	CIRA Viewer*	View Reports*	MVD Editor	MVD Viewer	Batch Approver*
Manage Own Account	•	•	•	•	•	•		•	•	
OTCnet Logon and Homepage	•	•	•	•	•	•		•	•	
Modify Organization Hierarchy			•	•	•					
Delete Organization Hierarchy				•	•					
View organization Hierarchy	•	•	•	•	•	•		•	•	
Search Organization	•	•	•	•	•	•		•	•	
Create/Modify Verification Records								•		
View Verification Records								•	•	
Read Block Record Containing Only an ABA								•	•	
Create/Modify Check Capture Site				•						
Download Release**				•						

Check Processing Task	Agency Manager	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	CIRA Viewer*	View Reports*	MVD Editor	MVD Viewer	Batch Approver*
View CIRA	•					•	•	•	•	
Read/View Audit Admin (Partial)				•						
Read/View Audit Check Capture (All)				•						
Read/View Audit Check Capture Module (Partial)					•					
Read/View Audit Check Capture Module (Partial – User's Own Activity)		•	•							
Read/View Audit Check Processing (All)								•		
Read CIRA Check Image Report	•			•			•	•	•	
Read CIRA CSV Report	•			•				•	•	
Download CIRA CSV Historical Report	•			•			•	•	•	
Read Deposit Ticket Report	•			•			•	•	•	
Read Debit Voucher Report	•			•			•	•	•	
Modify Accounting Codes				•	•					
Import Accounting Codes				•	•					
View Accounting Codes				•	•		•			
Modify Endpoint Mappings				•	•					
Modify Summary-level Classification Flag			•		•					
View Summary-level Classification Flag	•	•	•	•	•	•		•	•	

Check Processing Task	Agency Manager	Check Capture Operator	Check Capture Lead Operator	Check Capture Admin.	Check Capture Supervisor	CIRA Viewer*	View Reports*	MVD Editor	MVD Viewer	Batch Approver*
Edit Agency Comments			•		•					
View Agency Comments	•	•	•	•	•	•		•	•	
Modify Processing Options			•		•					
View Processing Options			•		•					
ACR Activity Report	•			•			•	•	•	

*CIRA Viewer, View Reports, and Batch Approver are sub-roles assigned to users with existing roles.

**Download Release – includes downloading firmware, the OTCnet Local Bridge (OLB) application, and Security Updates.

Table 10. Card Processing

Card Processing Task	Card Operator	Card Administrator	Card Uploader*
Manage Own Account	•	•	
OTCnet Logon and Homepage	•	•	
Modify Organization Hierarchy		•	
Delete Organization Hierarchy		•	
View Organization Hierarchy	•	•	
Search Organization	•	•	
Process Card Payments	•		
Print Receipts	•		
Card Transaction Query	•		
Modify User-defined Fields (UDF)		•	
View User-defined Fields (UDF)		•	
Manage Card Process – Modify Terminal Configuration		•	
Manage Card Process – View Terminal Configuration	•	•	
Download OTCnet Local Bridge		•	
Create OTCnet Local Bridge OLB Credentials	•	•	
Import OTCnet Local Bridge OLB Credentials	•	•	
Read/View Audit Admin – (Partial)		•	
Read/View Audit Card Module – (All)		•	
Read/View Audit Card Module – (Partial – Access User's Own Activities Only)	•		
Card Web Service			•

*The Card Uploader is a Self-Service kiosk-server system role that is authorized to transmit card data from an external kiosk system to OTCnet. This role requests acknowledgement of the data transmitted; the system account with this role has no other permissions.

Summary

In this chapter, you learned:

- OTCnet Background and Organization
- OTCnet User Roles

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Chapter 2: Accessing and Navigating OTCnet

OTCnet Participant User Guide

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Glossary

Select this link to access the full OTCnet Glossary.

Overview, Topics, and Audience

Overview

Welcome to *Accessing and Navigating OTCnet*. In this chapter, you will learn how to:

- Start and stop the OTCnet Local Bridge (OLB) application
- Request access for yourself in SailPoint IIQ
- Log in to OTCnet Online
- Navigate the OTCnet Online home page

Topics

The topics in this chapter include the following:

1. Starting and Stopping the OTCnet Local Bridge (OLB) Application
2. Requesting Access for Yourself in SailPoint IIQ
3. Logging in to OTCnet Online
4. Navigating the OTCnet Online Home Page

Audience

The intended audience for the *Accessing and Navigating OTCnet* Participant User Guide includes:

- All OTCnet users

Topic 1 Starting and Stopping the OTCnet Local Bridge (OLB) Application

The OTCnet Local Bridge (OLB) application is required for terminal detection and performing check capture, check processing and card processing tasks. If a user logs in to perform one of these operations and the OLB application is not started, the user receives the following message: *Terminal detection failed. Please ensure that the OLB application is running*. The OLB application is also required if you are using the Deployable Disbursing System (DDS) interface (Department of Defense [DoD] only).

If you are a **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, **Check Capture Operator, Card Operator** or **Card Administrator**, the OLB application must be started on the terminal to perform terminal configuration, check capture, check processing, and card processing tasks.

Before starting the OLB application, ensure the following steps are completed in this order:

1. The **Check Capture Administrator** and **Card Administrator** downloaded the OLB application.
2. The OLB application is installed on the terminal.
3. Each user has created an OLB profile, ensuring that the OLB credential file was not renamed (the file name remained the same as it was generated).
4. Each user has imported his/her OLB credentials to the terminal.

There is no “timeout” with the OLB application (i.e., a suspension or break in OTCnet activity). Therefore, the OLB application stays connected unless one of the following occurs:

- The user logs out of the terminal (Windows session).
- The terminal is restarted or rebooted.
- The user stops the OLB application on the terminal.

When using Microsoft Edge or Google Chrome:

- Ensure the latest version of the OLB is installed.

Start and Stop the OTCnet Local Bridge (OLB) Application

All users are authorized to start and stop the OTCnet Local Bridge (OLB) application.

To start the OLB application, either double-click the **Start OTCnet Local Bridge** icon on your terminal desktop or select **Start**>**Programs**>**Start OTCnet Local Bridge**.

If the **Start OTCnet Local Bridge** icon does not reside in either location, contact your **Card Administrator** or **Check Capture Administrator.** They will support your completion of the following steps:

- Ensure the latest version of the OLB is installed.
- Create your OLB profile.

- Import your OLB credentials.

If the OLB application is started on the terminal, you will receive an *OTCnet Local Bridge Application is already running* message.

When the *OTCnet Local Bridge Startup* page appears, enter your **OTCnet User ID** and **Password** in the appropriate text boxes. (Users will continue to use their User IDs to log in to OLB. They will not use their PIV/CAC or ID.me accounts).

Password Criteria includes the following. Your password must meet the following criteria:

- Be at least 12 characters long
- Not have more than two repeating characters
- Not repeat any of your last ten passwords
- Not have been your password during the last ten days
- Not be a word in a language, slang, dialect, or jargon
- Not be related to personal identity, history, environment, or other personal associations

To stop the OLB, double-click the **Stop OTCnet Local Bridge** icon located on the terminal desktop or select **Start**>**Programs**>**Stop OTCnet Local Bridge**.

Start and Stop the OTCnet Local Bridge (OLB) Application

To start the OTCnet Local Bridge (OLB) application, complete the following steps:

1. Double-click the **Start OTCnet Local Bridge** icon located on the terminal desktop.

   Or

   Select **Start**>**Programs**>**Start OTCnet Local Bridge**

2. The *OTCnet Local Bridge Startup* page appears. Enter your **OTCnet User ID** and **Password** in the appropriate text boxes.
3. Select **Log In**. A *Login Successful. OTCnet Local Bridge Application Started* message appears.

- Select **Cancel** and the *Are you sure you want to exit* message appears.
- Select **Yes** to cancel the OLB startup.
- Select **No** to return to the OTCnet Local Bridge Startup page.

4. Select **OK**.

Application Tip

Once you start the OLB application, proceed to log in to OTCnet Online.

5. To stop the OLB application, double-click the **Stop OTCnet Local Bridge** icon located on the terminal desktop as shown in Figure 1.

Figure 1. Stop OTCnet Local Bridge Icon

Or

Select **Start**>**Programs**>**Stop OTCnet Local Bridge**.

6. When the **Stop OTCnet Local Bridge** window and the *Are you sure you want to stop the OTCnet Local Bridge Application?* message appears, select **Yes**.

Application Tips

- If you select **No**, the *Are you sure you want to stop the OTCnet Local Bridge Application?* message closes, and the OLB application remains running.
- Stopping the OLB application ensures the application is completely closed and that your OTCnet session is securely terminated.
- Before uninstalling the OLB application, you must first stop the OLB application. If the OLB application has been started on the terminal, ensure that it is stopped before uninstalling the application.

Topic 2 Requesting Access for Yourself in SailPoint IIQ

Following the transition to Common Approach to Identity Assurance (CAIA), the SailPoint IdentityIQ (IIQ) environment will be used to manage the identities and provisioning of new users.

CAIA is a solution consisting of a common federation platform by which users seeking access to Fiscal Service programs will be able to register, proof, and authenticate their identity via one or more selected credential service providers.

Prospective OTCnet users can create identities through **Personal Identity Verification Cards (PIV)**, **Common Access Cards (CAC)**, or **ID.me**.

As a prospective OTCnet user, you can select your desired role(s) and high-level organization(s) based on instructions from your security administrator(s).

Self-Register/Create an Account in SailPoint IIQ

You can self-register in SailPoint IIQ and create an account using **PIV/CAC** or **ID.me**.

This functionality is available to all users but is not the preferred method for registering through SailPoint IIQ. The preferred option is for Primary Local Security Administrators or Local Security Administrators (PLSAs/LSAs) to assist with creating an identity for a user and/or requesting an HLO or role access for them in SailPoint IIQ.

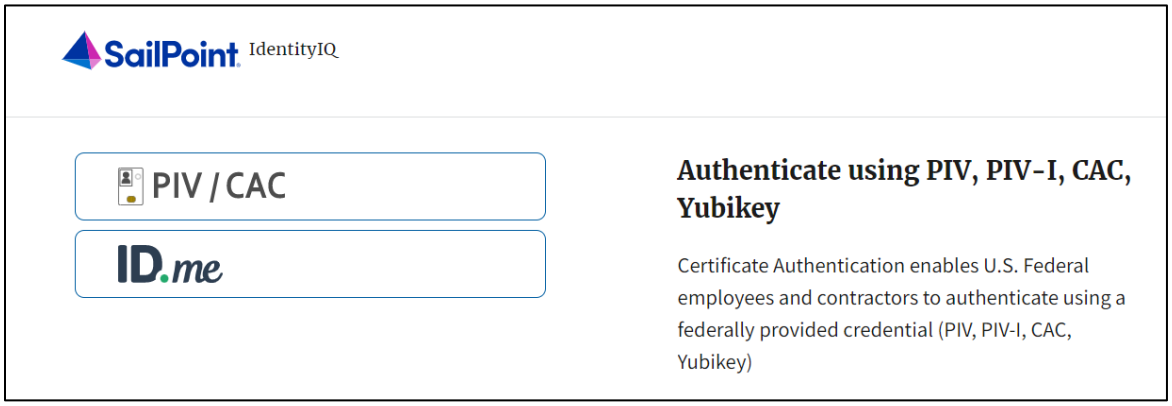
Follow the on-screen instructions to sign in with an existing account or create an account. If prompted, follow the on-screen instructions to verify your identity. After completing all steps, you should see the SailPoint IIQ home page.

Self-Register/Create an Account in SailPoint IIQ

To self-register in SailPoint IIQ, navigate to the SailPoint IIQ environment at: *https://iiq.fiscal.treasury.gov/* and complete the following steps:

1. Log in using **PIV/CAC** or **ID.me** credentials as shown in Figure 2.

Figure 2. SailPoint IIQ Login Page



2. Follow the on-screen instructions to sign in with an existing account or create an account.
3. If prompted, follow the on-screen instructions to verify your identity.
4. After completing all steps, you should see the SailPoint IIQ home page.

Application Tip

New OTCnet users including those with **PIV/CAC** access can go through SailPoint IIQ to do the self-registration to create an account and request role(s) and high-level organization(s) before logging in to OTCnet. Once their high-level access is approved in SailPoint IIQ, they can proceed to log in to OTCnet.

Request Access for Yourself in SailPoint IIQ

If you need application entitlement, you can sign in to SailPoint IIQ and request the specific access you need (self-request).

To request access for yourself, log in to SailPoint IIQ and navigate to **Manage My Access.** Make sure **Add Access** is selected. In the search field, enter part or all of the **HLO**/**role** name you want to request. Select the **HLO**/**role** by selecting the **checkmark** to the left of the **HLO**/**role** name. Then select **Next**. On the **Review and Submit** screen, verify the requested **HLO**/**role(s)** are correct and select the **Submit** button.

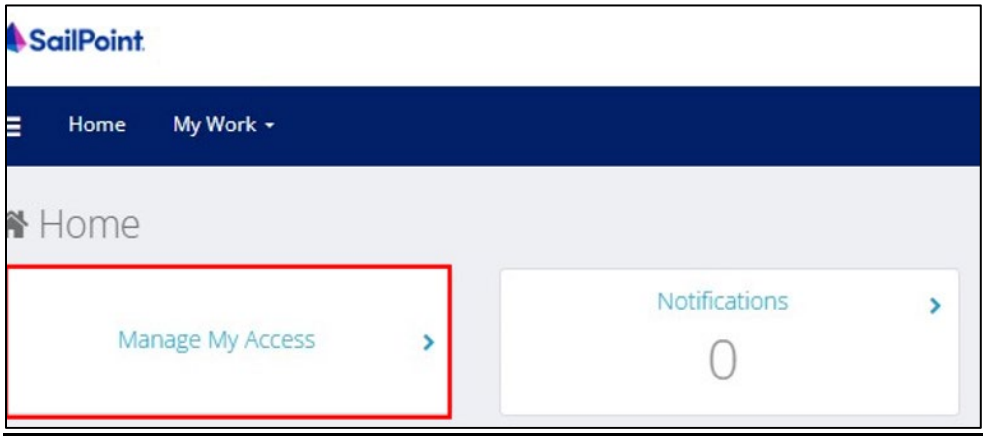
A confirmation message will appear. SailPoint IIQ will automatically notify the necessary approvers to review the request. Once approved, your PLSA/LSA can create your identity in OTCnet and assign endpoints and roles for you. You will receive an autogenerated email when your user account is created in OTCnet.

Request Access for Yourself in SailPoint IIQ

To request access for yourself in SailPoint IIQ, complete the following steps:

1. From the **Home** screen of SailPoint, navigate to **Manage My Access** through the **Manage MyAccess** button as shown in Figure 3.

Figure 3. SailPoint Home Page with Manage My Access Button



2. On the **Manage My Access** screen, ensure that the **Add Access** tab is selected as shown in Figure 4.

Application Tips

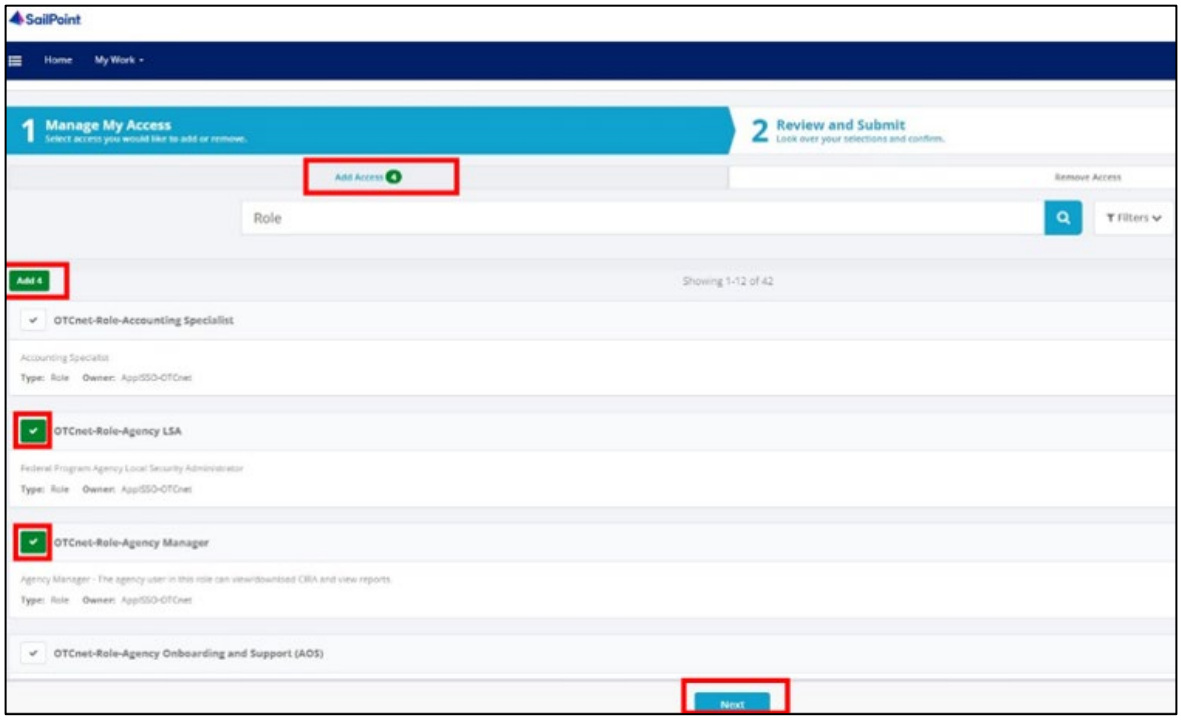
Search for the specific **HLO** name (e.g., Alaska USA Federal Credit Union) and user **role** (e.g., Check Capture Operator). If the HLO or user role's name is not known, type **HLO**/**Role** in the search field.

3. Search for an **HLO**. Select an **HLO** by selecting the **checkmark** to the left of the **HLO's** name.
4. Continue on the same screen to search for a user role. Select a **role** by selecting the **checkmark** to the left of the **role's** name. Then select **Next.**

Application Tips

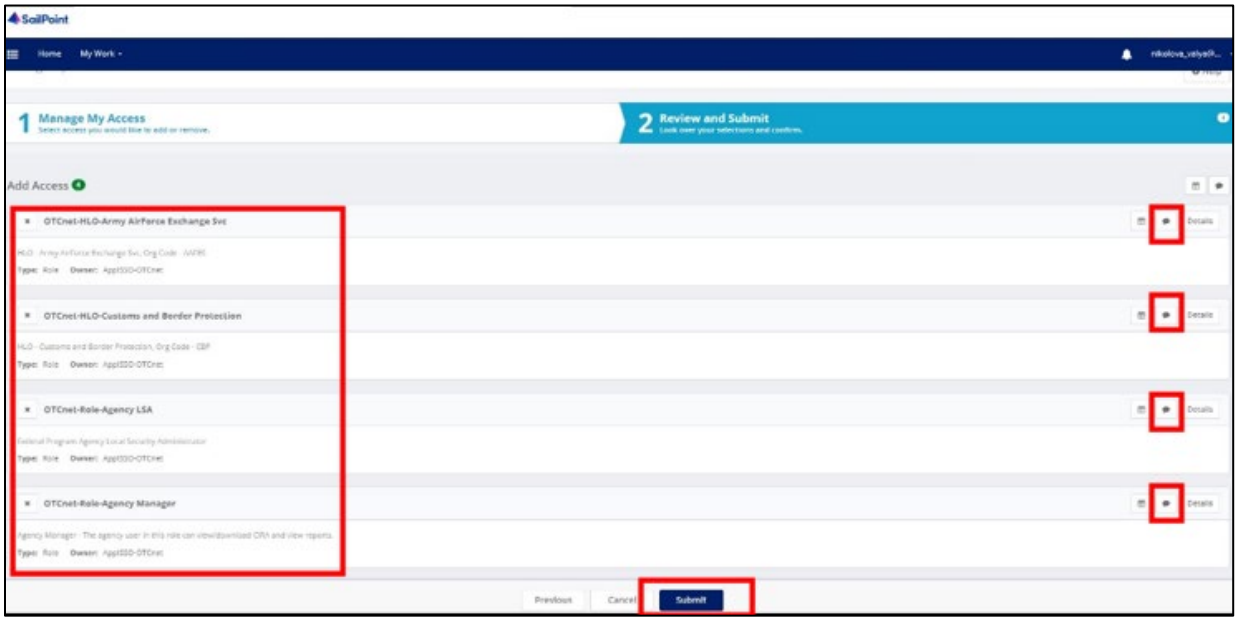
- Multiple **HLOs** and **roles** can be selected.
- All roles selected in SailPoint IIQ will be validated (and edited as needed) in OTCnet by the designated **PLSA**/**LSA**.

Figure 4. Add Access Screen



5. On the **Review and Submit** screen, verify the requested **HLOs** and **role(s)** are correct. Select the **voice bubble** to the right of the **HLO** or **role** to add any comments.
6. Select the **Submit** button at the bottom of the screen when finished, as shown in Figure 5.

Figure 5. Review and Submit Screen



7. A confirmation message will appear. SailPoint IIQ will automatically notify the necessary approvers to review the request. Once approved, your PLSA/LSA can create your identity in OTCnet and assign endpoints and roles for you.

Application Tips

- You will receive an autogenerated email when your user account is created in OTCnet.
- Then you can access the OTCnet application.

Topic 3 Logging in to OTCnet Online

To log in to Fiscal Service Single Sign On (OTCnet Online) from the OTCnet Online login screen, use your **PIV**/**CAC** credentials if you are a government user or contractor, or **ID.me** if you are a non-government user.

If you are a non-government user who creates an account through **ID.me,** you will specify your email address associated with OTCnet. ID.me is a private single sign-on provider that meets the government's online identity proofing and authentication requirements.

Accounts registered by users for CAIA authentication are not application-specific, the same account credentials can be used on other sites or applications that are linked to CAIA. For example, Social Security Administration, Internal Revenue Service, Department of Veterans Affairs, and other government agencies accept **ID.me** credentials for logging in.

Log in to OTCnet Online

To log in to OTCnet Online, visit *https://otcnet.for.fiscal.treasury.gov* and log in with the following options: **PIV**/**CAC** or **ID.me.** Select the option that suits you best and follow the on-screen instructions to verify your identity or create an account in SailPoint IIQ.

Once you log in to OTCnet, you will be able to access functionality for one or more of the following:

- Administration
- Deposit Processing and Reporting
- Check Capture
- Check Processing
- Card Processing

The OTCnet Local Bridge (OLB) application is required for performing check processing, check capture, card processing and terminal configuration operations. If you are a **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, **Check Capture Operator, Card Operator** or **Card Administrator**, the **OLB** application must be started on the terminal to perform these operations.

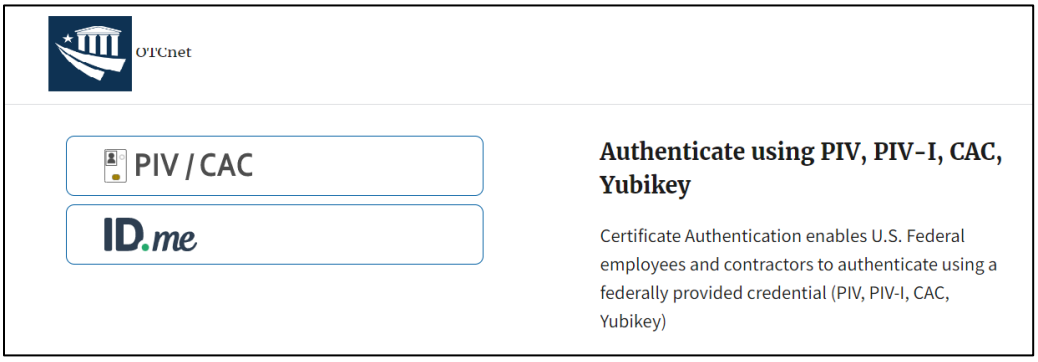
Once a **new, first-time OTCnet agency end-user** has been fully provisioned with roles and endpoints, the first time they log in to OTCnet, they will receive an autogenerated email ***'Welcome to OTCnet!'*** that includes a list of resources to learn how to use OTCnet as well as important contact information to get acclimated to everything that OTCnet has to offer.

Log in to OTCnet Online

To log in to Fiscal Service Single Sign-On (OTCnet Online), complete the following steps:

1. Access *https://otcnet.for.fiscal.treasury.gov*. A page is presented which displays the following login options: **PIV/CAC** and **ID.me**, as shown in Figure 6.

Figure 6. OTCnet Login Screen



2. Select the option that best represents your status and follow the on-screen instructions.

Application Tips

PIV/CAC (Government Users/Contractors)

- Select the **PIV/CAC** button.
- If prompted, select your certificate and enter your PIN. If prompted, follow the on-screen instructions to verify your email address.

The first time a **PIV/CAC** certificate is used to authenticate, the email verification process is initiated.

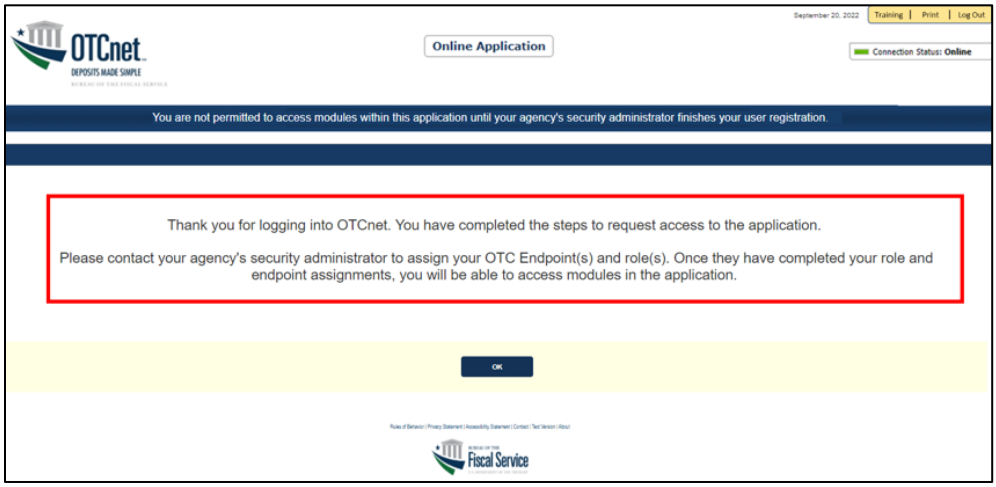
- A web page is displayed prompting you to submit the **email address** that will be associated with your certificate. A **verification code** is sent to the email address specified.
- A web page is displayed to allow you to input the verification code from the email.

ID.me for Non-Government Users

- Select the **ID.me** button.
- Follow the on-screen instructions to sign in with an existing account or create an account. If prompted, follow the on-screen instructions to verify your identity.
- Use your **work email address** to create initially your **ID.me** identity. It is still recommended to add your personal email to your **ID.me** identity.

3. When you log in to OTCnet Online for first time you may be alerted that you are not permitted to access the application until your agency's security administrator completes your user provisioning in OTCnet, as shown in Figure 7.
4. Once your agency's security administrator has imported your user identity to OTCnet and assigned endpoints and roles for you, you will be able to access the application.

Figure 7. First Time Log In Screen



5. To completely log out, close your browser. You will need to reauthenticate the next time you log in to OTCnet.

Application Tip

Ensure that you log in to OTCnet **at least once every 120 days** (or four months). Your user account will be disabled after 120 consecutive days of inactivity. To restore your account, contact the **Customer Support Team** to begin the process.

Application Tip

If you are a **Check Capture Administrator**, **Check Capture Supervisor**, **Check Capture Lead Operator**, **Check Capture Operator**, **Card Operator** or **Card Administrator**, and use Microsoft Edge or Google Chrome when logging in to OTCnet Online, you will not see the OTCnet splash screen. Instead, the system automatically displays the OTCnet Homepage Message Overlay.

Topic 4 Navigating the OTCnet Online Home Page

The *OTCnet Online* home page allows **Check Capture Supervisors**, **Check Capture Lead Operators**, **Check Capture Operators** and **Card Operators** to process deposits, capture checks, process checks, process card transactions, view reports, and perform administrative and security functions. Additionally, a user can access information for training, help and to update a user profile. The OTCnet Online home page is accessible for users to either view or perform any of these functionalities.

OTCnet Online Main Menu

To access the OTCnet Main Menu, log in with your **PIV/CAC** or **ID.me** credentials at the following URL: *https://otcnet.for.fiscal.treasury.gov*. Table 1 provides a list of the Main Menu options available to you. They are accessible on the upper right corner of the OTCnet application.

Table 1. Main Menu Link Descriptions

Link	Description
Home	Allows a user to return to the OTCnet home page.
Training	Allows a user to access Web-Based Training (WBT) and other corresponding training materials.
Print	Allows a user to print the page.
Help	Allows a user to access help for the page they are on.
Log Out	Allows a user to log out of OTCnet.

The Main Menu is shown in Figure 8. The links are accessible on the upper right side of the OTCnet home page.

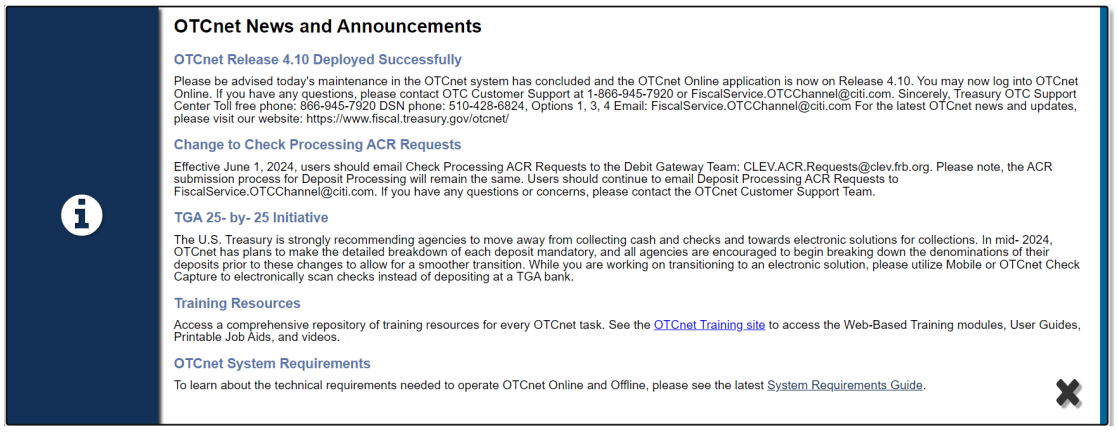
Figure 8: OTCnet Main Menu Page

OTCnet Homepage Message Overlay

All user roles have access to the OTCnet Homepage Message Overlay in OTCnet Online. For all Microsoft Edge and Google Chrome users, the message overlay automatically presents when you first log in to OTCnet.

The message overlay is a messaging platform presenting important news and information on the OTCnet system as shown in Figure 9. It is recommended that you read the messages, close the message overlay, and continue viewing the OTCnet homepage.

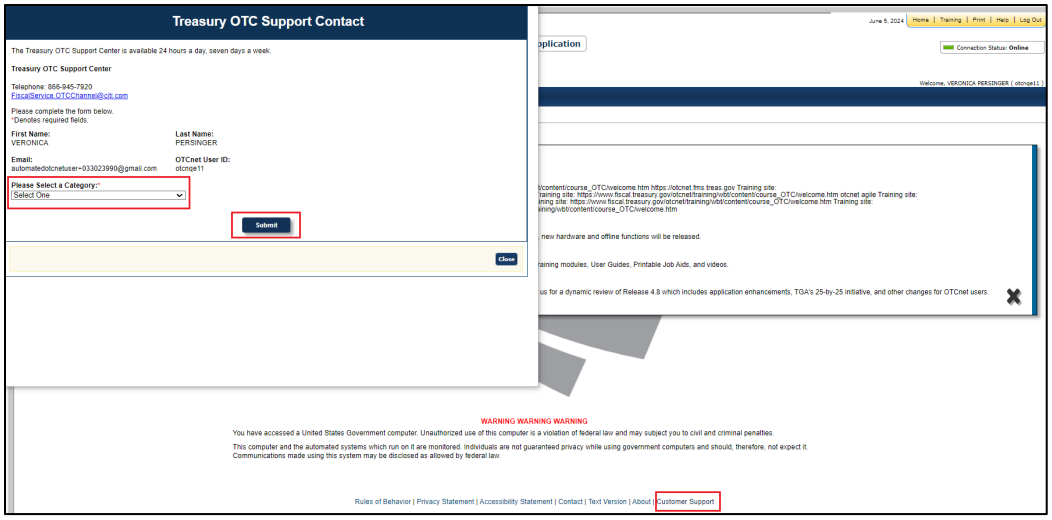
Figure 9. OTCnet Homepage Message Overlay



OTCnet Support Contact Overlay

Users can contact the OTCnet Customer Service team by submitting a form through the **Customer Support** button on the OTCnet homepage. This feature helps to standardize and streamline the inquiries and requests made to Customer Service. Select the **Customer Support** button on the bottom of the OTCnet homepage. The **Treasury OTC Support Contact** overlay appears over the homepage as shown in Figure 10.

Figure 10: Treasury OTC Support Contact Form



Select the **Please Select a Category** dropdown. The following options appear:

- Batch Management
- Check Scan
- Deposit Processing
- OTCnet Local Bridge (OLB)
- User Management
- Other

After you make the selections, select the **Submit** button to submit the request.

OTCnet Online Deposit Processing Tab Functionality

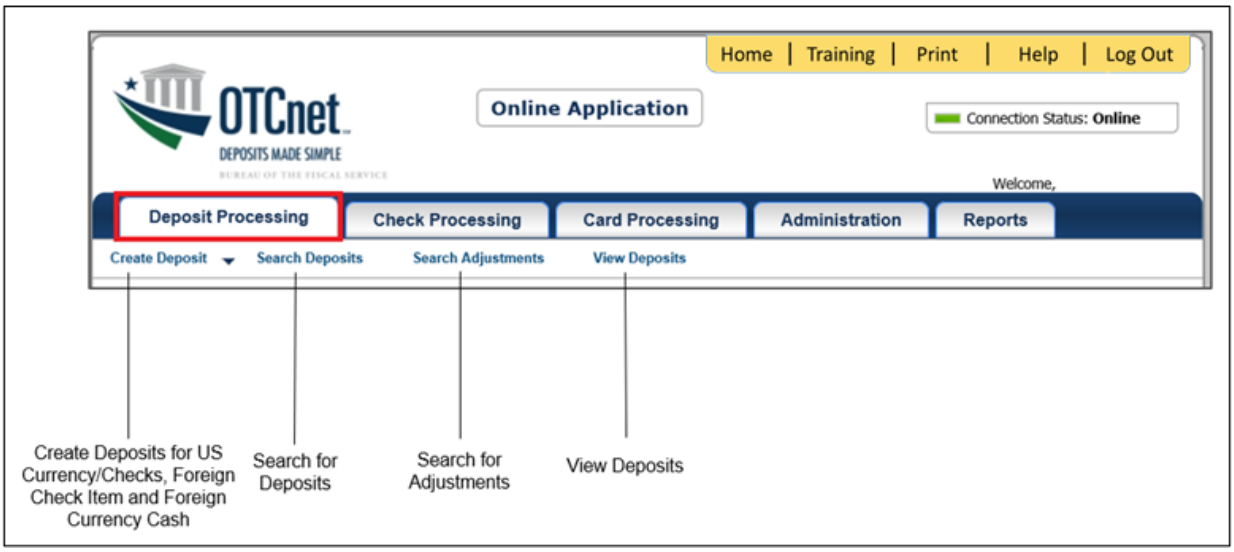
To access the OTCnet Deposit Processing functionality, log in with your **PIV/CAC** or **ID.me** credentials. Table 2 provides a list of the Deposit Processing functions that are available to you.

Table 2. Deposit Processing Tab Descriptions

Function	Description
Create Deposit	Allows a user to create deposits for US Currency, Foreign Check Items, and/or Foreign Currency Cash.
Search Deposits	Allows a user to search for deposits.
Search Adjustments	Allows a user to search for adjustments.
Create Returned Item Adjustment	Allows a user to create a returned item adjustment.

The Deposit Processing tab, as shown in Figure 11, allows you to access Deposit Processing functionality, although depending on your user role, you may not see all functionality.

Figure 11. Deposit Processing Tab



OTCnet Online Check Processing Tab Functionality

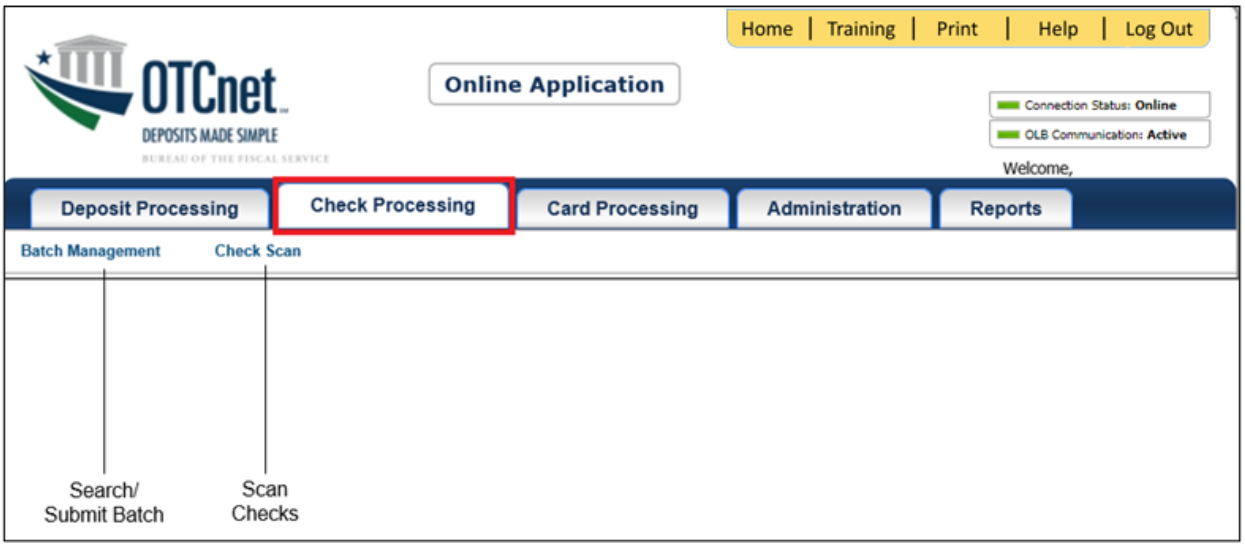
To access the OTCnet Check Processing functionality, log in with your **PIV/CAC** or **ID.me** credentials. Table 3 provides a list of the Check Processing functions that are available to you.

Table 3. Check Processing Tab Descriptions

Function	Description
Manage Verification	Allows a user to search and/or create an MVD record.
CIRA Query	Allows a user to view and/or modify a CIRA record.
Batch Management	Allows a user to search, view, close, approve and submit a batch. A user may edit and void an item within a batch with the proper permission.
Check Scan	Allows a user to scan checks.

The Check Processing tab is shown in Figure 12. Depending on your user role, you may not see all functionality shown in the image.

Figure 12. Check Processing Tab



OTCnet Online Card Processing Tab Functionality

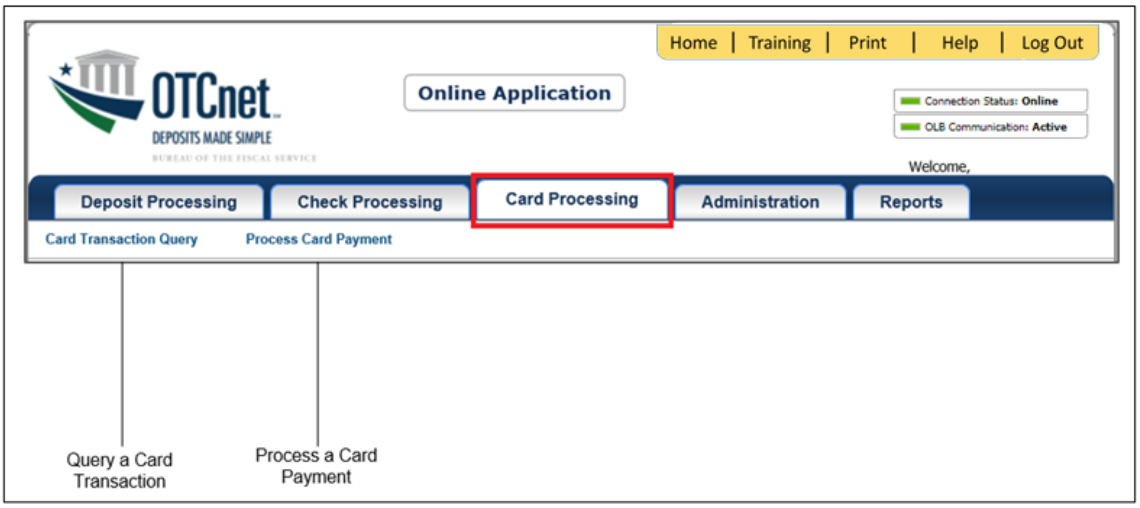
To access the OTCnet card processing functionality, log in with your **PIV/CAC** or **ID.me** credentials. Table 4 provides a list of the card processing functions that are available to you.

Table 4. Card Processing Tab Descriptions

Function	Description
Card Transaction Query	Allows a user to query a card transaction.
Process Card Payment	Allows a user to process a card payment.

The Card Processing tab is shown in Figure 13. Depending on your user role, you may not see all functionality shown in the image.

Figure 13. Card Processing Tab



OTCnet Online Administration Tab Functionality

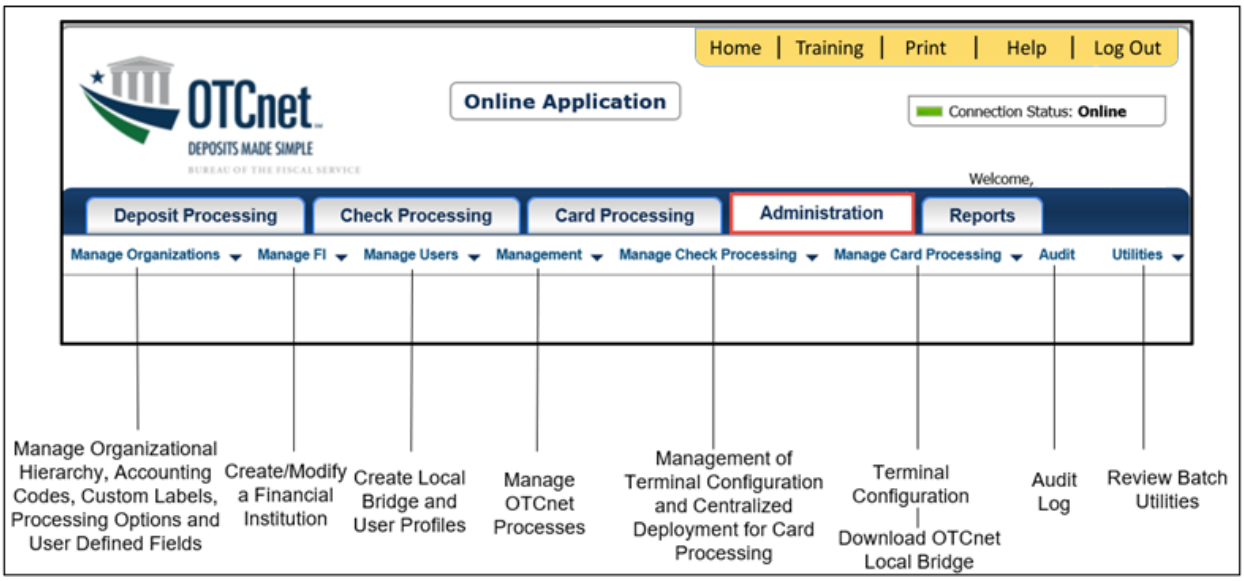
To access the OTCnet Administration functionality, log in with your **PIV/CAC** or **ID.me** credentials. Table 5 provides a list of the Administration functions that are available to you.

Table 5. Administration Tab Descriptions

Function	Description
Manage Organizations	Allows a user to manage Organization Hierarchy, Accounting Codes, Custom Labels, Processing Options, and User Defined Fields.
Manage FI	Allows a user to create and/or modify a Financial Institution, transfer FI RTN Numbers, transfer CA$HLINK accounts, and maintain FRB CA$HLINK accounts.
Manage Users	Allows a user to manage OTCnet user accounts and profiles.
Management	Allows a user to manage OTCnet processes.
Manage Check Processing	Allows a user to manage terminal configuration and forms.
Manage Card Processing	Allows a user to manage terminal configuration.
Manage Centralized Deployment	Allows users access to the following: Release Configuration, Edit Release and Download Release.
Audit	Allows a user to review the audit log history.
Utilities	Allows a user to review batch utilities, including Batch Recreate and Batch Repair.

The Administration tab is shown in Figure 14. Depending on your user role, you may not see all functionality shown in the image.

Figure 14. Administration Tab



OTCnet Online Reports Tab Functionality

To access the OTCnet Reports functionality, log in with your **PIV/CAC** or **ID.me** credentials. Table 6 provides a list of the Reports functions that are available to you. Depending on your user role, you are only authorized to view and download certain reports.

Table 6. Reports Tab Descriptions

Function	Description
Deposit Processing Reports	Allows a user to view and download Business, Security and Administration reports.
Check Processing Reports	Allows a user to access Check Processing reports.
Scheduled Reports	Allows a user to query and download scheduled reports.

The Reports tab is shown in Figure 15. Depending on your user role, you may not see all functionality shown in the image.

Figure 15. Manage Reports

Summary

In this chapter, you learned how to:

- Start and stop the OTCnet Local Bridge (OLB) application
- Request access for yourself in SailPoint IIQ
- Log in to OTCnet Online
- Navigate the OTCnet Online home page

Chapter 3. Capturing and Managing Card Payments

OTCnet Participant User Guide

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Glossary

Click this link to access the full OTCnet Glossary.

Overview, Topics, and Audience

Overview

Welcome to *Capturing and Managing Card Transactions*. In this chapter, you will learn:

- The purpose of managing card transactions
- How to process a card transaction
- How to process a receipt from the card terminal

Topics

This chapter is organized by the following topics:

- Purpose of Managing Card Transactions
- Process a Card Transaction
- Process a Receipt

Audience

The intended audience for the *Capturing and Managing Card Transactions* Participant User Guide includes:

- Card Operators

Topic 1 Purpose of Managing Card Transactions

There are two components under the **Card Processing** tab within OTCnet. They include **Process Card Payment** and **Card Transaction Query**. The **Card Processing** functionality is used to capture and manage credit, debit and gift card transactions. As a **Card Operator**, you are authorized to process card payments and refunds. The card transaction information is then stored in the OTCnet application.

A successful card transaction is saved in the OTCnet database with the following fields populated:

- Card Transaction Status
- Card Entry Mode
- Card Payment Network
- Card Processing Method
- Source
- Card Transaction Amount
- Refund Indicator (Y or N)
- Card Timestamp
- Card Time zone
- Chain Code
- Division
- Merchant ID
- Card Terminal ID
- Card Invoice ID

When processing card transactions in OTCnet, OTCnet prevents duplicate debit and credit card transactions by using a (Card) Invoice ID as a unique identifier. When a card is declined, OTCnet does not record declined card transactions in OTCnet.

OTCnet does not apply refunds to debit or gift cards. The agency may offer one of the following:

- Distribute a cash refund for debit card and gift card transactions
- Relay to customers that refunds can only be made to credit cards

Once the card transaction data is collected, a user may query card transaction data (e.g., for processed and refunded card payments).

Below is the list of responsibilities for the **Card Administrator** and **Card Operator**. Some responsibilities overlap and others do not. The **Card Administrator** can modify organization hierarchy and user defined fields (UDFs), manage card processing, and download the OTCnet Local Bridge, for example. **Card Operator** responsibilities include, though are not limited to: processing card payments, printing receipts and performing card transaction queries.

Table 1. Card Processing Tasks

Card Processing Task	Card Operator	Card Administrator	Card Uploader*
Manage Own Account	•	•	
OTCnet Logon and Homepage	•	•	
Modify Organization Hierarchy		•	
Delete Organization Hierarchy		•	
View Organization Hierarchy	•	•	
Search Organization	•	•	
Process Card Payments	•		
Process Card Refunds	•		
Print Receipts	•		
Card Transaction Query	•		
Modify User Defined Fields (UDF)		•	
View User Defined Fields (UDF)		•	
Manage Card Process – Modify Terminal Configuration		•	
Manage Card Process – View Terminal Configuration	•	•	
Download OTCnet Local Bridge		•	
Create OTCnet Local Bridge OLB Credentials	•	•	
Import OTCnet Local Bridge OLB Credentials	•	•	
Read/View Audit Admin – (Partial)		•	
Read/View Audit Card Module – (All)		•	
Read/View Audit Card Module – (Partial – Access User's Own Activities Only)	•		
Card Web Service			•

* The Card Uploader is a self-service kiosk-server system role that is authorized to transmit card data from an external kiosk system to OTCnet. This role requests acknowledgement of the data transmitted; the system account with this role has no other permissions.

Topic 2 Process a Card Payment

As a **Card Operator**, you are authorized to capture a customer's credit, debit and gift card payments. Once a **Card Administrator** sets up your card terminal configuration settings, you can process a card payment.

Card Administrators are authorized to create UDFs for card processing. UDFs are custom fields created to capture information on specific data fields in OTCnet. These UDFs display for the **Card Operator** on the *Card Capture – Perform Card Transaction* page. UDFs can be configured to be either required or optional. The maximum number of UDFs for card processing is three.

There are two ways to process a card payment:

1. Process Payment
2. Manual Card Entry

Logical Order for Capturing a Card Payment

To capture a card payment and ensure the batch reaches OTCnet and WorldPay, follow these steps:

- **Verify the OLB connection**
    - If the OLB is connected, the system proceeds to validate that your card terminal is registered. If the OLB is not connected, you receive an error message. If the OLB is not online, you cannot make a card payment.
    - The OLB Communication Indicator, in the upper right-hand corner of the screen, communicates whether the OLB connection is active (green) or inactive (red).
    - If the OLB is online, OTCnet validates that the terminal is registered and displays the message "*Validating registration*…".
        - If a registered terminal is found, the "*Registration found*!" message displays.
        - If a registered terminal is not found, or a terminal is offline, the error message "*The Card Terminal could not be detected. Please verify that your terminal is connected (plugged in) and/or configured to the OTCnet application*" displays.
        - If the OLB is inactive, the Card Processing page is blank and error message "*Terminal detection failed. Please ensure that the OLB application is running"* displays.
        - If the OLB connection is lost at any time during card payment, check the OLB connection and restart the card payment workflow from the beginning.
- **Validate that your card terminal is registered** – it must be set up and turned on.
- **Capture the card payment** – The **Card Operator** enters the payment amount and requested field data for the card payment and clicks **Process Payment**. This prompts the customer to pay with a credit, debit or gift card on the terminal to complete the transaction.
- **Cancel payments while performing data entry** – This is used only if necessary, i.e., customer changes his/her mind about making a card payment.

- **Print a receipt** – This is used after the item information is keyed into the data entry screen. Click **Process Payment** and click **Receipt** to print a receipt for the transaction.

Card Terminal

OTCnet agencies use the card terminal for card processing as shown in Figure 1. The **Card Operator** enters the dollar amount of the card payment in OTCnet as shown in see Figure 2. A message displays at the top of the *Card Capture – Perform Card Transaction* page discouraging users from entering Personally Identifiable Information (PII) data in any UDF.

The customer inserts the card, at the bottom of the terminal as shown in Figure 3, swipes the magnetic strip of a card on the right side of the card terminal, or taps a contactless card, for payment with the card terminal. The card terminal also performs refunds and voids transactions.

Once the card terminal is set up, the initial screen may vary. Typically, a *Welcome*, *Thank You for shopping with us*, or *Have a nice day* screen appears.

Figure 1. Card terminal, initial screen

Figure 2. Card Capture – Perform Card Transaction, enter dollar amount of card payment in OTCnet

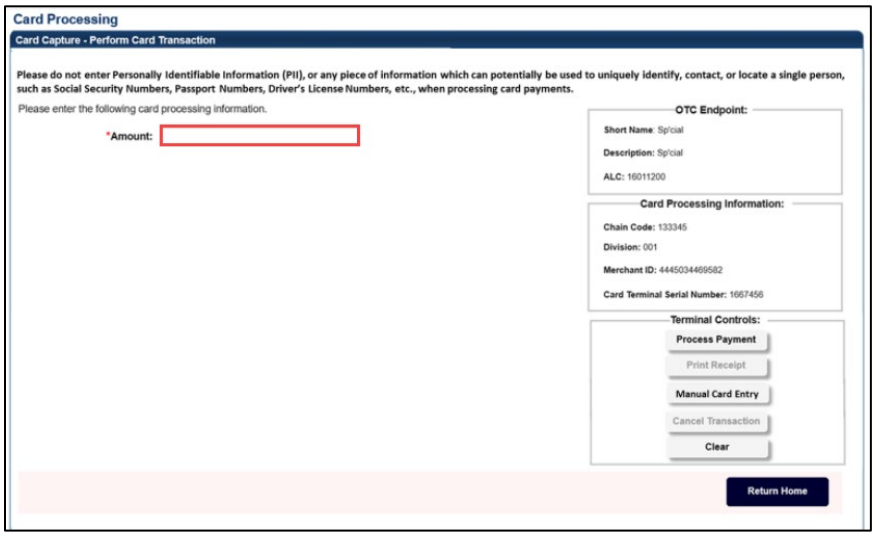


Figure 3. Card Terminal, payment amount, insert card

Types of Acceptable Cards

The acceptable credit, debit and gift cards that can be processed through the OTCnet card processing functionality are listed below. If a customer tries to use a different type of card, the payment is declined and you receive the message, "*The card was declined. Please inform the customer to try an acceptable card*." Acceptable cards include the following major label cards:

- Visa
- MasterCard
- American Express
- Discover

Process a Card Payment – Process Payment

To capture a card payment with Process Payment, complete the following steps:

1. From the **Card Processing** tab, click **Process Card Payment**. The *Card Capture – Perform Card Transaction* page appears.

Application Tip

OTCnet verifies the OLB connection. Next, OTCnet validates card terminal registration, the "*Registration found!*" message appears.

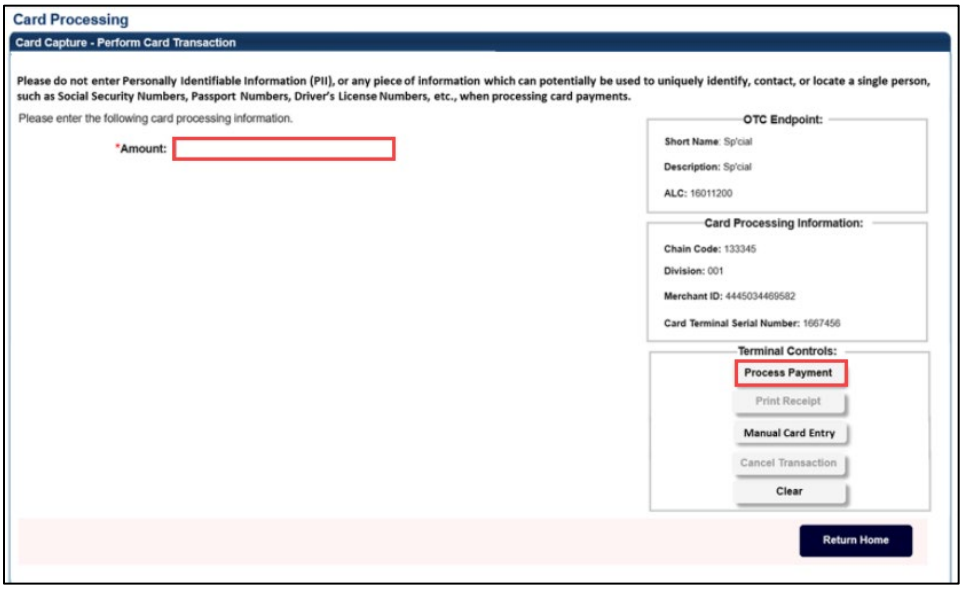
2. Under **Transaction Data**, enter the **Amount** of the card payment.

Application Tips

- An amount must be entered (it displays in the **Amount** field) or the **Card Operator** receives the message, "*Please enter an amount*."
- Enter the amount using two decimal places e.g., for a $25.00 payment, enter: "25.00".
- When entering an amount, only two decimal places can be entered and no alpha characters.
- When entering characters in the **Amount** field, the only symbol accepted is a "." **Card Operators** receive an "*Invalid character entered in the transaction amount field*" message if any other characters are entered.
- The amount entered must be greater than $0.00 and less than $24,999.99. An amount must be entered, or the **Card Operator** receives a message to "*Please enter an amount. Please inform the customer to try again. Then click the **Process Payment** button*." The amount displays in the **Amount** field (see Figure 8). Click **Process Payment**.
- When digits are entered in the **Amount** field that are less than 0.01, the **Card Operator** receives the message, "*The transaction amount entered cannot be less than 0.01*."

3. Under Terminal Controls, click **Process Payment** as shown in Figure 4. Press **Clear** to clear the Amount field. The customer is presented with the *Transaction Amount* screen. The customer makes a card payment by inserting the card into the chip insert slot, tapping a contactless card on the screen, or swiping the magnetic strip of a card on the right side of the card terminal. The card terminal begins to process the payment.

Figure 4. Card Capture – Perform Card Transaction, enter Amount and Process Payment



Application Tip

Once you click **Process Payment**, **Cancel Transaction** is enabled, and you can cancel the transaction.

4. On the card terminal, the *Your Total is* screen appears, with the dollar amount of the payment. The customer presses the **Pay Now** button.
5. The card terminal responds: *Press Enter PIN or Press Green Enter to Bypass Pin*. The customer presses the green (O) button. The card terminal completes the payment process.

Application Tips

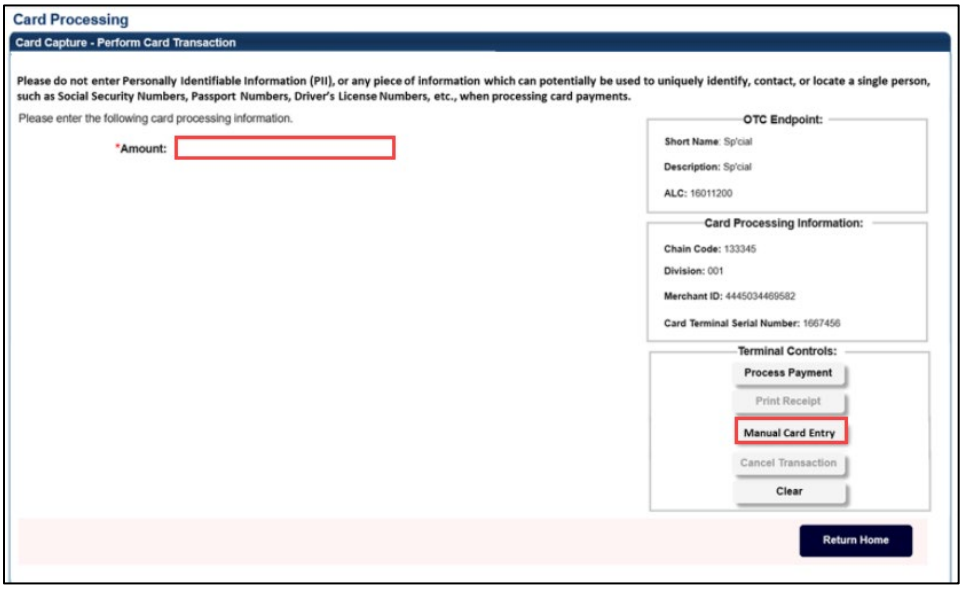
- When making a card payment using a debit card, the customer must enter the card pin. If the pin is not entered, you receive this message in OTCnet: "*The card was declined. Please inform the customer to try again. Then click the 'Process Payment' button*."
- Dual Interface debit cards can bypass pin entry, non-dual interface debit cards cannot. A debit card is non-dual interface if there is no major payment network logo on the card (i.e., Visa or Mastercard). When a non-dual debit card is used and the customer chooses to bypass pin entry, the payment is declined, because a signature is required for these payments. Card terminals are configured not to accept signatures. If the card is a dual interface debit card, and the customer chooses to bypass pin entry, the payment will be processed as a credit.
- On the card terminal, a number of messages may appear for the customer, depending on whether the customer inserts or swipes a card or taps a contactless card. After the customer completes the payment, OTCnet displays the "Transaction was processed successfully. Card invoice ID XXXXXXXXXXX, Amount $XX.00" message.
- The A**mount** field is cleared out. **Process Payment** and **Print Receipt** are enabled. To print a receipt, you have 4-6 seconds to click Print Receipt. If Print Receipt is not clicked within the allotted time, it grays out. If a receipt is still needed, access Topic 3: Process a Paper Receipt from the Card Terminal in this user guide.
- When the terminal is in a busy state (i.e., currently being used by another Point of Sale [POS]), the terminal displays this message: Card terminal is busy when the Card Operator clicks Process Payment.
- Typically, the customer only waits a few seconds. When a card is declined, you receive the message, "The card was declined. Please inform the customer to try again."

Process a Card Payment – Manual Card Entry

To capture a card payment with Manual Card Entry, complete the following steps:

1. Under Terminal Controls, click **Manual Card Entry** as shown in Figure 5 **.** Press **Clear** to clear the **Amount** field.

Figure 5. Card Capture – Perform Card Transaction, enter Amount and click Manual Card Entry



Application Tips

- Use **Manual Card Entry** only when the customer's card is not properly read when the card is inserted, swiped, or tapped on the card terminal.
- When you select the **Manual Card Entry** button, a message appears, "*Manual card entry should only be used as a contingency when other card payment methods do not work. Debit cards cannot be used for manual card entry. Are you sure you want to manually enter the customer's card to complete this payment*?"
- Once you click **Manual Card Entry, Cancel Transaction** also becomes enabled, and you can cancel the transaction.
- The latest version of the OLB must be installed to use Manual Card Entry.

2. Click **Yes** in response to the Manual Card Entry verification to proceed.

Application Tip

If you do not wish to proceed, click **No** to the Manual Card Entry verification. The screen returns to normal and the **Process Payment, Manual Card Entry**, and **Clear** buttons are clickable.

3. On the card terminal, the customer is presented with the *Please Enter Card Number* screen. The customer uses the card terminal buttons to enter the card number and presses the green (O) button.
4. The *Please Enter Expiry Date (MM/YY)* screen appears. The customer uses the card terminal buttons to enter the card's expiration date and presses the green (O) button.
5. The *Please Enter CCV Number* screen appears. The customer uses the card terminal buttons to enter the card's CCV number and presses the green (O) button.
6. The *Pay Now* screen appears. The customer presses either the green (O) button or the Pay Now button.

Application Tips

- On the card terminal, a number of messages may appear for the customer. After the customer completes the payment, you see the message, "*Transaction was processed successfully. Card invoice ID XXXXXXXXXXXX, Amount $XX.00.*"
- The **Amount** field is cleared out. **Process Payment** and **Print Receipt** are enabled. To print a receipt, you have 4-6 seconds to click **Print Receipt**. If **Print Receipt** is not clicked within the allotted time, it grays out.

Cancel a Card Payment

The **Card Operator** is authorized to cancel a payment in OTCnet after a payment amount is entered for payment processing. Cancelling a card payment means that the amount of the payment is credited back to the customer. A payment may be canceled for various reasons, for example: you may begin the payment process too soon and the customer isn't ready, or the customer may realize he/she does not have a card available for payment.

There are three ways to cancel a card payment using OTCnet and the card terminal:

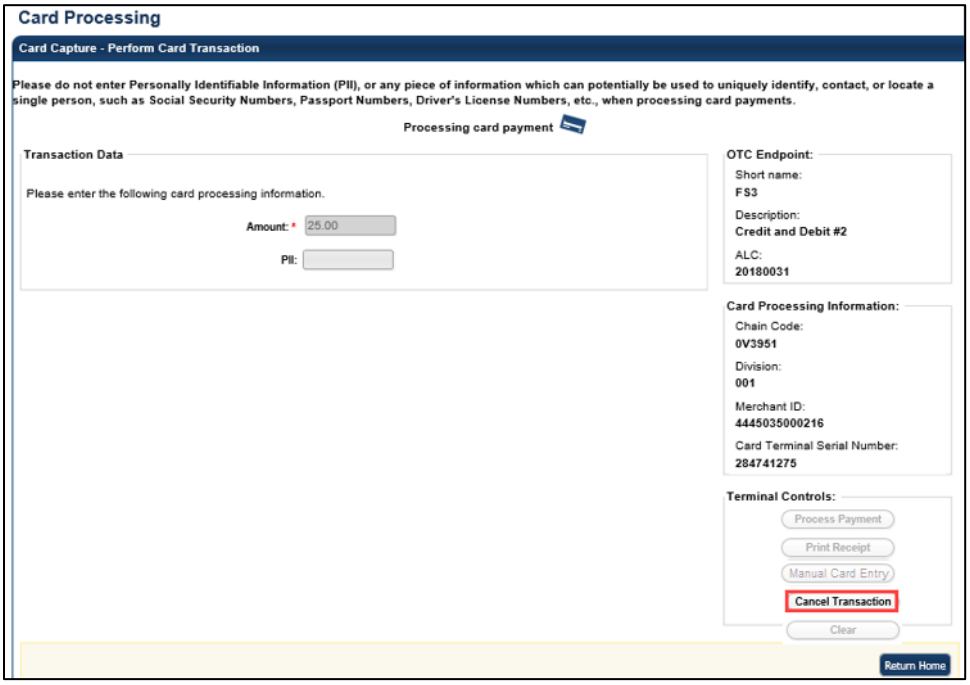
1. In OTCnet, you can cancel the payment by clicking **Process Payment**. For Process Payment, the customer must have either inserted the card into the slot on the bottom of the card terminal, tapped a contactless card on the card terminal screen, or swiped the magnetic strip of a card on the right side of the card terminal, and the customer cannot have provided additional input**.**
    - Additional input may include typing in a Pin or clicking the green (O) button. Next, click **Cancel Transaction**. You have **Cancel Transaction** in the Terminal Controls area. When you click **Cancel Transaction**, the payment is canceled. The customer receives a "*Canceled"* message on the card terminal. You can print a **Canceled Receipt**.
    - Once a customer has used a card on the card terminal, the payment data is sent to WorldPay (in-flight) and cannot be canceled by the customer or by you. In this scenario, a **Canceled Receipt** does not apply.
2. In OTCnet, you can cancel the payment by clicking **Manual Card Entry**. Once you have entered the card number in the card terminal, click **Cancel Transaction**. When you click Cancel Transaction, the payment is canceled. The customer receives a "*Canceled*" message on the card terminal. You can print a Canceled Receipt. If you have not entered the card number, you do not need to click Cancel Transaction.
3. On the card terminal, the customer cancels the payment. The customer clicks on the red button (X) on the card terminal. In OTCnet, you receive a message on the *Card Capture – Perform a Card Transaction* screen that the payment is canceled. Provide instructions, to the customer, on how to perform another payment.

Cancel a Card Payment

In **option one**, to cancel a card payment with Process Payment, complete the following steps:

1. From the *Card Capture—Perform Card Transaction* page, enter the pertinent card details using **Process Payment.** Click **Cancel Transaction** as shown in Figure 6 to cancel the payment.

Figure 6. Card Capture - Perform Card Transaction, cancel card payment



Application Tip

It takes about 6-8 seconds to process a payment. To cancel a payment, you must click **Cancel Transaction** during this time. On the card terminal, customers receive a message communicating that the transaction has been canceled.

The system prints a receipt with “Result = Canceled”. Select **Return Home** to go to the OTCnet homepage.

Application Tip

The receipt is printed to your default Windows receipt printer. **Print Receipt** stays enabled to allow you to print multiple copies of a receipt.

In **option two**, to cancel a card payment with Manual Card Entry, complete the following steps:

1. From the *Card Capture—Perform Card Transaction* page, enter the pertinent card details, using **Manual Card Entry**. Click **Cancel Transaction** to cancel the payment.
2. The system prints a receipt with "Result = Canceled". Select **Return Home** to go to the OTCnet homepage.

In **option three**, to cancel a card payment, follow this step:

1. The customer is presented with the "*Transaction Amount*" screen. The customer clicks the **red button (X)** twice.

Application Tips

- A customer can cancel a card payment at any time during the payment process.
- The customer must press the red button (X) twice to cancel the payment.
  - The first time the customer presses the red button (X) it cancels PIN entry.
  - The second time the customer presses the red button (X) it cancels the transaction.

Credit and Debit Card Collections Transactions

According to the Treasury Financial Manual, debit and credit (Card) acquiring services are provided by a financial institution, designated by the Bureau of the Fiscal Service (Fiscal Service), as its Financial Agent. The Financial Agent credits and debits participating agencies for all Card transactions initiated by agencies for collection of obligations. The Financial Agent may use the services of a merchant acquirer, or processor, for card authorization, transaction processing and other services on behalf of the Financial Agent.

The role of the Agencies in credit and debit card collections includes the following, they must:

- Obtain authorization for each sales transaction for the total amount of the transaction. An authorization code indicates availability of a cardholder's credit, or funds, upon authorization. If a sales transaction is not authorized, the agency must not complete the sale. Declined sales transactions are initiated from the bank that issued the Card. The Financial Agent is authorized to credit and debit an agency for any sums due to and from the agency. An agency must deposit only transaction receipts that result from cardholder transactions with that agency.
- Review all card collection processes. Ensure that personnel assigned as business line (Chain) and location level (Merchant Identification Number) points of contact are properly trained to accommodate Visa, Mastercard, American Express, Discover, and debit cards, as appropriate.
- Limit their daily credit card collections; individual transactions are no more than $24,999.99. You will receive messages from OTCnet during card payment and via OTCnet when specific actions occur.

Topic 3 Print a Paper Receipt

You are authorized to print paper receipts for card transactions using **Process Card Payment** or **Card Transaction Query**. Once you have processed a payment successfully, print an **Approved Receipt**. You may also print a **Declined Receipt** for a declined payment or a **Canceled Receipt** for a canceled payment. You may print multiple copies of a receipt.

A paper receipt is generated for approved, declined and canceled credit, debit or gift card payments. The receipt(s) prints out to your default Windows printer (on 8.5 x 11 letter-sized paper). The receipt is custom to the result of the transaction.

The return/refund policy at the bottom of the **Approved Receipt** template is selected by the organization. If refunds are not issued because the transaction is not for a service or purchase, no policy is shown. The receipt includes **Address Line 1**, **Address Line 2**, **City**, **State**, **Zip Code**, and the **Telephone** number where the credit, debit or gift card payment is made.

When printing a receipt, keep the following information in mind:

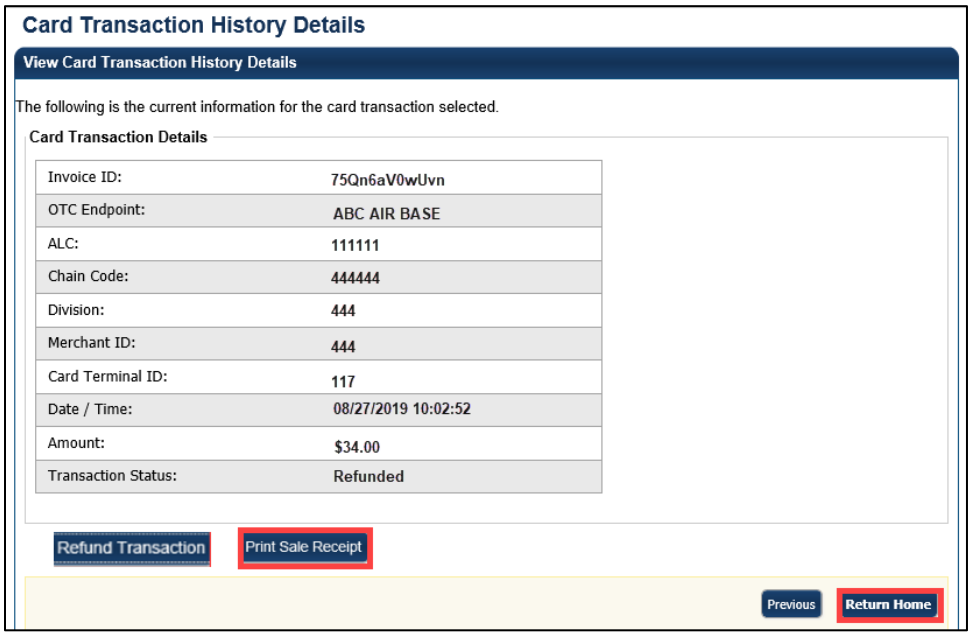
1. The **Approved Receipt** is the same receipt, whether printed from the *Card Capture-Perform Card Transaction* page or from the *Card Transaction Query* page.
2. OTCnet captures an audit record of all print receipts.
3. On the card terminal, a signature is not required for all card types. Some agencies may require a signature on a printed receipt. Other agencies do not. This is determined by the agency.
4. Only American Express cards require a receipt be printed for declined and canceled payments. Visa, Mastercard and Discover cards do not require a receipt for canceled transactions. Declined and canceled payment receipts are printed for all card brands for consistency.

Print a Receipt From Card Transaction Query

To print a paper receipt from the *Card Transaction Query* page, complete the following steps:

1. Enter the pertinent card details to process a card payment.
2. The *View Card Transaction History Details* page displays. Click **Print Sale Receipt** as shown in Figure 8 to print a paper receipt. Click **Return Home**.

Figure 7. View Card Transaction History Details, Print Sale Receipt



Additional Buttons

- **Previous** enables you to return to the previous page.
- **Refund Transaction** is also enabled. An **Approved Receipt** prints for the approved transaction.
- **Print Sale Receipt** remains enabled so that you can reprint additional receipts as needed.

Reprint a Paper Receipt

To reprint a paper receipt, complete the following steps.

1. From the *Card Capture—Perform Card Transaction* page, enter the pertinent card details to process a card payment.
2. Under Terminal Controls, click **Print Receipt**. An **Approved Receipt** prints for the approved transaction.

Application Tips

- **Print Receipt** remains enabled to allow you to print additional receipts.
- You have about 4-6 seconds to click **Print Receipt.**
- If **Print Receipt** is not clicked within the allotted time, it grays out.
- If **Print Receipt** is not clicked within the allotted time, it grays out.
- If a receipt is still needed, access the **Card Transaction Query** function.

3. From the *Card Transaction Query* page, enter the pertinent card details to process a card payment.
4. The *View Card Transaction History* Details page displays. Click **Print Sale Receipt** to print a paper receipt. Click **Return Home**.

Application Tips

- **Previous** enables you to return to the previous page.
- **Refund Transaction** is also enabled. An **Approved Receipt** prints for the approved transaction.
- **Print Sale Receipt** remains enabled so that you can reprint additional receipts as needed.

Summary

In this chapter, you learned:

- The purpose of managing card transactions
- How to process a card transaction
- How to print a receipt from the card terminal

Chapter 4. Reporting on Card Transactions

OTCnet Participant User Guide

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Glossary

Click this link to access the full OTCnet Glossary.

Overview, Topics, and Audience

Overview

Welcome to *Reporting on Card Transactions*. In this chapter, you will learn to:

- Query Card Transaction History
- Complete a Card Refund

Topics

- Query Card Transaction History
- Card Refunds

Audience

The intended audience for the *Reporting on Card Transactions* Participant User Guide includes:

- Card Operators

Topic 1 Query Card Transaction History

Query Card Transaction History allows for the following:

- Querying card transaction history
- Refunding a transaction
- Printing a receipt for a refund
- Reprinting a sales receipt

When a query is run, OTCnet validates and retrieves the items that meet the query criteria and displays the results, if validation passes. OTCnet displays selected transaction record details. To run a query, the OTCnet Local Bridge must be started.

As a **Card Operator,** you are authorized to query card transaction history. Search card transactions by **Chain Code**, **Division**, **ALC**, **Merchant ID**, **Invoice ID**, **Date**, and **Transaction Status**. You can also query card transaction history against only one Endpoint selection. If the criteria entered does not generate any card processing transaction records, OTCnet displays the error message, "*No card processing transaction records found."*

The *Query Card Transaction History* page allows you to select a transaction record and view the details from your search results. The search results include card transactions that have been processed in OTCnet and the kiosk card transmission file. The search results also include the **Total Records** and the **Total Card Amount** of the transactions returned by the query. When a transaction status is not selected:

- **Total Records** displays the total number of records that are displayed from the query results.
    - **Total Records** = Captured + Refunded
- **Total Card Amount** displays the total amount value for all the card transactions that are displayed from the query search results.
    - **Total Card Amount** = Capture – Refunded

Refunded amounts are subtracted from the **Total Card Amount**. However, they are still included in the **Total Records** count. The search for *Query Card Transaction History* is case sensitive.

Query Card Transaction History

To complete a card transaction query, complete the following steps:

1. From the Card Processing tab, click **Card Transaction Query**.
2. The *Card Processing – Query Card Transaction History* page appears. Enter your search criteria.
   - Under Search Criteria,
     - Enter an Endpoint*, optional*
     - Enter the Chain Code*, optional*
     - Enter Division*, optional*
     - Enter ALC*, optional*
     - Enter Merchant ID*, optional*
     - Enter Invoice ID*, optional*
     - Select a From and To Date range*, optional*
     - Under **Transaction Status**, click the **Processed** or **Refund** radio button*, optional*

Application Tips

- The maximum Date range is 30 days.
- A **Processed** payment is a completed payment.
- A **Refunded** payment is a payment that has been credited back to a customer.

3. Click **Search**. The Search Results table appears, as shown in Figure 1. Click **Count** to display the **Total Records** and **Total Card Amount.**

Application Tips

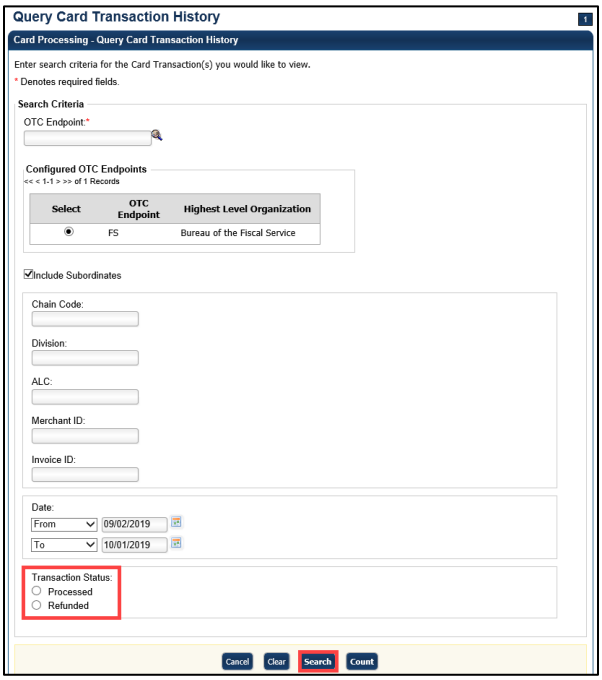
Total Records are displays showing the total number of records that are displayed from the query results.

- **Total Records** = Captured + Refunded

Total Card Amount displays the total amount value for all the transactions that are displayed from the query search results.

- **Total Card Amount** = Capture – Refunded

Figure 1: Card Processing – Query Card Transaction History, Transaction Status



4. Click the **Invoice ID** hyperlink of the card transaction details you wish to view. The *View Card Transaction History Details* page displays. Review the details of the selected transaction record.
5. Refund a credit or gift card transaction by clicking **Refund Transaction**.
6. Refund a debit card transaction with cash by clicking **Refund With Cash.** Click **Print Sale Receipt** to print a paper receipt.

Additional Buttons

- Click **Refund Transaction** to refund a card transaction.
- Click **Print Sale Receipt** to print a paper receipt.
- Click **Previous** to return to the previous page.
- Click **Return Home** to return to the OTCnet Home Page.

Topic 2 Card Refunds

Credit Card Refunds

Card Operators have the authority to refund card transactions. A refund is a transaction that returns a card payment to the customer. For credit card refunds, the return is credited back to the customer's card. Gift card refunds and debit card refunds are paid in cash, by the Agency. All refunds are processed through the *Card Transaction Query* page.

To complete a credit card refund, the OTCnet Local Bridge (OLB) must be started and you must have completed your card terminal setup.

Agencies are responsible for reconciling all transaction data. For card transactions, data reconciliation can be conducted using the source system, merchant card processor, and the Department of Treasury's reporting repository. Card transactions processed via OTCnet are viewed within the OTCnet application, Worldpay from FIS iQ portal, and Collections Information Repository (CIR). CIR provides the summary and detailed transaction data for settled transactions.

When reconciling, CIR has Card Reports that provide the user with all reporting information associated with the selected card transaction(s). These transactions auto pull from the Card Acquiring Service (CAS) and Pay.gov.

Additional information includes the following:

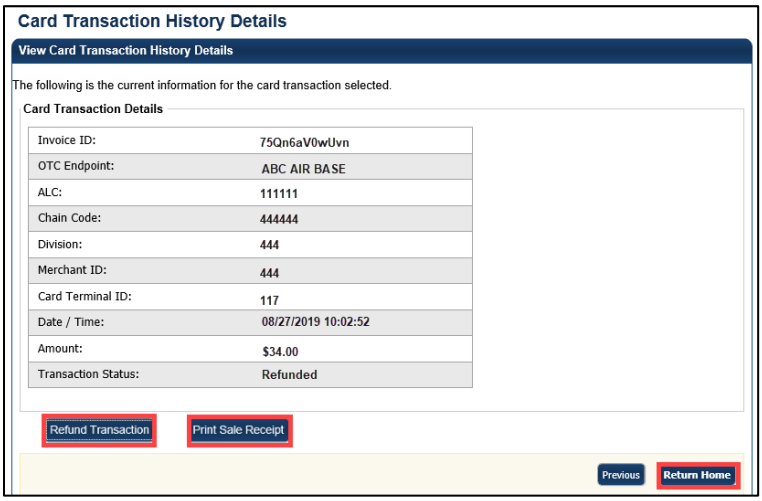
- Refunds are recorded in the **Audit Log**.
- Refunds are recorded as separate transactions from card payments.
- You cannot refund a previously refunded transaction. Once a refund is successfully processed, **Refund Transaction** is no longer shown on the *View Card Transaction History Details* page. If the transaction selected is for a sale transaction that has already been refunded, **Refund Transaction** does not display.

Credit Card Refunds

To complete a credit card refund, complete the following steps:

1. Click **Card Processing**>**Card Transaction Query**.
2. The *Card Processing—Query Card Transaction History* page appears. Enter your search criteria. Click **Search**.
3. The Search Results table appears. Click the **Invoice ID** hyperlink of the card transaction details you wish to view.
4. The *View Card Transaction History Details* page displays the card transaction history details as shown in Figure 2. Review the details of the selected transaction record. Click **Refund Transaction**.

Figure 2: View Card Transaction History Details, Click Refund Transaction



Application Tip

Click **Print Sale Receipt** to print a receipt for the original transaction.

5. A *Refund Transaction* dialog box appears. Click **OK.** On the *View Card Transaction History Details* page, the **Refund in Progress** message appears.
6. The **Refund Transaction** dialog box appears, stating the transaction was successful. Click **Close.**

Application Tips

- If a customer requests a receipt, click **Print Refund Receipt** before clicking **Close**.
- Once the transaction is refunded, **Refund Transition** is no longer visible on the *View Card Transaction History Details* page.
- Once a refund has been issued, the customer cannot reprint a receipt for the original sale transaction, from this screen. You can query the transaction again, search for **Processed** transactions and **Print Sale Receipt**.

Additional Buttons

- Click **Print Sales Receipt** to print a paper receipt.
- Click **Previous** to return to the previous page.
- Click **Return Home** to return to the OTCnet Home Page.

7. To reprint an approved payment receipt for credit and gift cards, click **Print Refund Receipt** from the *View Card Transaction History Details* page.

Debit Card and Gift Card Refunds

Card Operators have the authority to refund a debit card or a gift card transaction. Both refunds are provided in cash, by the Agency, and processed through the **Card Transaction Query**.

Debit card and gift card transactions are recorded as separate transactions in OTCnet. OTCnet does not send any data to Worldpay as a debit card refund will not be applied to a customer's card, when using a PIN number. The Agency documents the transaction as an offline process. OTCnet captures the transaction data for the cash refund.

You *do not* need the OLB or card terminal for debit card or gift refunds. An exception is, debit card payments processed using PIN Bypass on the card terminal. These payments are refunded back to the debit card, as they are recorded as credit card payments. You may refund a debit transaction from any workstation.

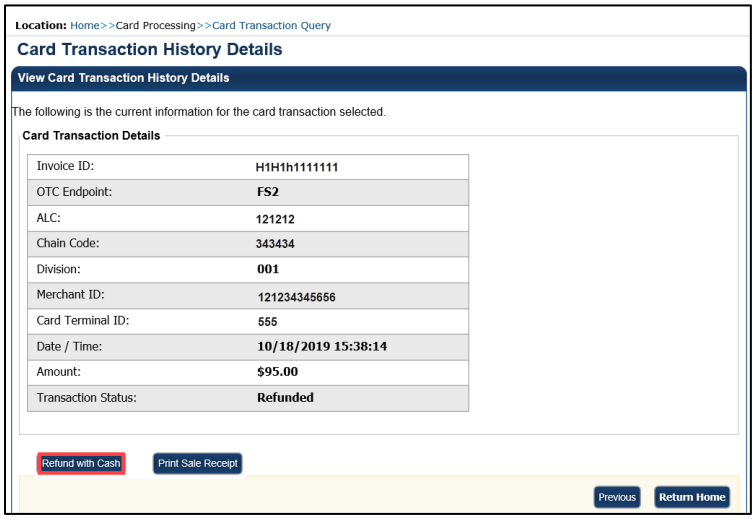
PIN Bypass is when the customer chooses to bypass entering a PIN number on the card terminal. When bypassing the PIN number entry, the debit card is run as a credit card payment. These payments can be refunded back to the debit card, as they are recorded as credit card payments.

Debit Card and Gift Card Refunds

To complete a debit card or gift card refund, complete the following steps:

1. Click **Card Processing**>**Card Transaction Query.**
2. The *Card Processing—Query Card Transaction History* page appears. Enter the search criteria you wish to query. Click **Search**.
3. The Search Results table appears. Click the **Invoice ID** hyperlink of the card transaction details you wish to view.
4. From the *View Card Transaction History Details* page, click **Refund with Cash** as shown in Figure 3.

Figure 3: View Card Transaction History Details, Refund With Cash



Application Tip

A card terminal is not required for debit or gift card cash refunds. You may refund a debit or gift card transaction from any workstation.

5. The **Refund Transaction** dialog box appears. Provide the customer the cash refund for the debit card or gift card transaction. Click **OK**.

Application Tip

Once the transaction is listed as refunded, **Refund Transaction** is no longer visible.

6. The **Refund Transaction** dialog box appears. Provide the customer the cash refund and click **Close.**

Application Tips

- If a customer requests a receipt, click **Print Cash Refund Receipt** before clicking **Close**.
- Once the transaction is refunded, **Refund with Cash** is no longer visible on the *View Card Transaction History Details* page.

7. To reprint an approved payment receipt for debit or gift cards, click the **Print Cash Refund Receipt.**

Additional Buttons

- Click **Print Cash Refund** to print the paper receipt.
- Click **Previous** to return to the previous page.
- Click **Return Home** to return to the OTCnet Home page.

Summary

In this chapter, you learned:

- Query Card Transaction History
- Card Refunds