Bureau of the Fiscal Service

Welcome to the Dispute & Proof of Debt Branch Overview

June 2026

Dispute & Proof of Debt Branch (DPOD)

"The advancement and diffusion of knowledge is the only guardian of true liberty."

– James Madison, fourth President of the United States, August 4, 1822

Bureau of the Fiscal Service

Proof of Debt Process

When a debt is referred to the United States Department of the Treasury (Treasury), the responsible party (RP) /debtor generally will receive a demand letter from Treasury or the Private Collection Agency (PCA).

The letter is mailed to the address on file that was provided by the Creditor Agency.

Skip-tracing is performed as well.

Treasury Demand Letter

Collection Demand Letters

DEPARTMENT OF THE TREASURY
BUREAU OF THE FISCAL SERVICE
P.O. BOX 830794
BIRMINGHAM, AL 35283-0794

February 18, 2030

JULY JUNE
2200 PENNSYLVANIA AVE, NW
SUITE 200W
WASHINGTON DC 20037-1701

<u>Our records indicate that you owe the U.S. Government $1,057,725.70</u>

The Prevention and Suppression of Fraud, Division of Enforcement, referred your unpaid debt to the U.S. Department of the Treasury, Bureau of the Fiscal Service, for immediate collection. You must immediately pay your debt in full to stop collection action and prevent the addition of more interest, penalties and administrative costs.

Account Number: 2251
Agency Debt Number: DJPCTA14146ST

<u>How Do I Pay My Debt?</u>
Pay Online: Visit www.pay.gov/paygov/paymydebt and follow the instructions to pay online.

Pay By Phone: Call (800) 289-7388 and follow the prompts to make payments, request a payment agreement, or check your balance. Hearing impaired persons may use the Federal Relay Service by dialing (800) 877-8339 to reach a Communications Assistant, who will dial the toll-free number.

Pay By Mail: Mail your payment and completed payment coupon to the address below. If you pay by check, include the Account Number 2251 in the memo section of your check. When you provide a check as payment, you authorize us to use the information from your check to make a one-time electronic funds transfer from your account or process your payment as a check transaction.

<u>What If I Do Not Pay My Debt?</u>
As allowed by federal law, we may withhold some or all monies from your tax refunds and other federal and state payments. We may garnish your wages, refer your unpaid debt to a collection agency and report your debt to the credit bureaus, which could hurt your credit score. You will find further information online at www.fiscal.treasury.gov/dms. If you wish to send us written correspondence other than payments, please address it to: U.S. Department of the Treasury, P.O. Box 830794, Birmingham, AL 35283-0794. DO NOT send payments to this address.

U.S. Department of the Treasury
Bureau of the Fiscal Service

DSBDLSV141_ fdv1 Detach Here 0000000052251 DLSV0000054800 141

PAYMENT COUPON
*Includes applicable interest, administrative costs and penalties.

Name of Debtor: JULY JUNE
Account Number: 2251

*Amount Due: $1,057,725.70

Send your payment to:
U.S. Department of the Treasury
P.O. Box 979101
St. Louis, MO 63197-9000

METHOD OF PAYMENT
Pay online at www.pay.gov/paygov/paymydebt or select:
☐ Check ☐ Money Order Amount Enclosed $______
☐ Debit Card Account Number: ______
(We do not accept Credit Card)
Expiration Date: ______ Authorized Amount: ______
Authorized Signature: ______

979101 000000022516 0105772570 3

For training purposes only. All identifying information is simulated.

PCA Demand Letter

Collection Demand Letters

PO Box 3023
Niagara Falls, NY 14304-7321

October 6, 2021

200 CrossKeys Office Park
Fairport, NY 14450
866-547-0501 from 8:00 am - 9:00 pm (ET) Monday through Thursday; 8:00 am - 5:00 pm (ET) on Friday

Client: U.S. Department of the Treasury, Fiscal Service
Original Creditor
Agency ID:
Debt ID: 1234567
ConServe Reference #: 112233

Tester Test
422 TEST DR
12
BALLSTON LAKE CA 28120-1629

ConServe is a debt collector. We are trying to collect a debt that you owe to the U.S. Department of the Treasury, Bureau of Fiscal Service (Fiscal Service) and/or the underlying federal agency, Department of Defense. We will use any information you give us to help collect the debt.

Our information shows:

You had a debt from the Department of Defense with account number <<Debt ID>>.

As of September 12, 2021 you owed:

Between September 12, 2021 and today:

You were charged this amount in interest:	
You were charged this amount in fees:	
You paid or were credited this amount toward	
Toward the debt	- $98.99
Total Amount of the Debt Now	**$1,714.84**

How can you dispute the debt?

- **Call or write us by November 15, 2021, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write us by November 15, 2021,** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents.

What else can you do?

- **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by November 15, 2021, we must stop collection until we send you that information. You may use the form below or write to us without the form.
- **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
- Contact ConServe to arrange for payment options at our Toll-Free Telephone Number: 866-547-0501.

Notice: See reverse side for important information

- -

How do you want to respond?

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
  - ☐ This is not my debt
  - ☐ The amount is wrong
  - ☐ Other (please describe on reverse or attach additional information)
- ☐ **I want you to send me the name and the address of the original creditor**
- ☐ **I want to pay**
  - All payments must be made directly to U.S. Department of the Treasury.
  - NOTE: Credit card payments are not accepted.

Mail Tear Off Coupon and/or Supporting Documentation To:
CONSERVE
PO BOX 1548
FAIRPORT, NY 14450-1548

Mail Payment ONLY To:

U.S. DEPARTMENT OF THE TREASURY
DMS CON
PO BOX 979111
SAINT LOUIS MO 63197-9000

When you provide a check as payment, you authorize Fiscal Service either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction.

IECVAL01

Proof of Debt Process

This letter sometimes generates a telephone call to Treasury's Unified Call Center or to the PCA.

The Unified Call Center/PCA will provide available information verbally.

If the debtor/RP requests additional information, the UCC/PCA agent enters the request into Artiva/CSNG.

The offset of tax refunds during tax season also generates these calls.

What is a Proof of Debt?

The Proof of Debt (POD) Process

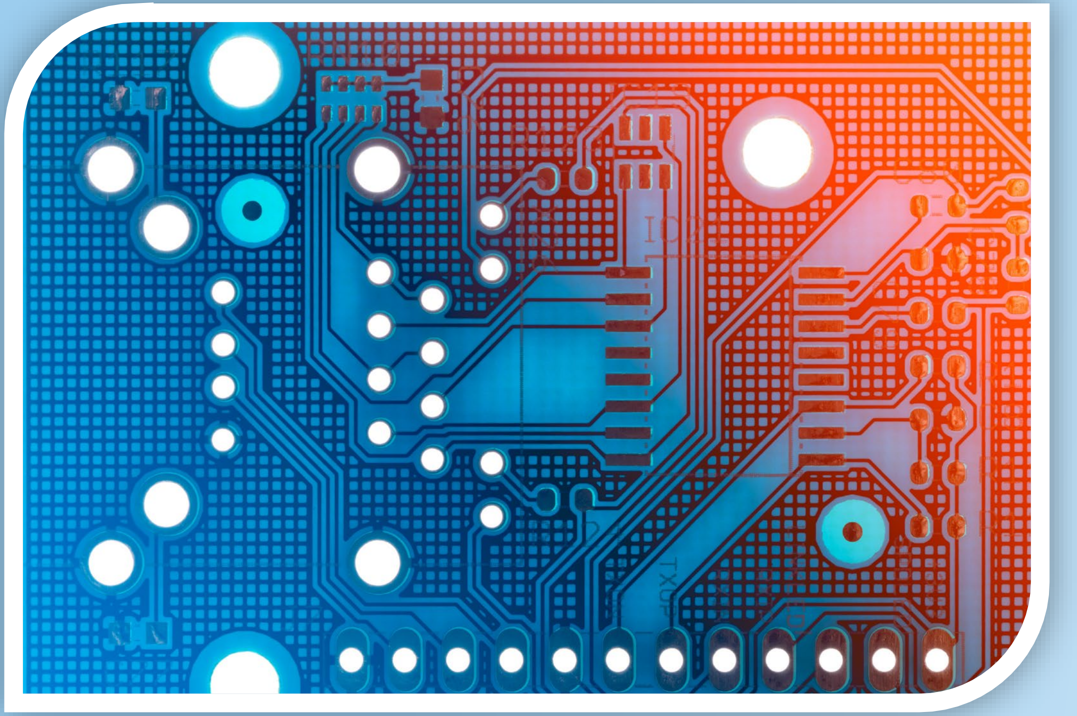
POD will be any documentation that substantiates the debt:

- Bills
- Invoices
- Signed agreements
- Notices of Intent/Demand letters
- Payment history

Initiating a POD request in Artiva/CSNG generates a request, which goes into the POD request queue for the Disputes-POD (DPOD BRANCH) staff.

The POD Process

The DPOD analysts will use this information to research multiple databases in FORMS to determine if Treasury has the requested information in-house.



Bureau of the Fiscal Service

The POD Process

If the information is located at Treasury, the analyst will change the status in Artiva/CSNG to PODPEND (Pending) and immediately resolve the POD request.

If the information is not located at Treasury, the analyst will leave the status in Artiva/CSNG at PODPEND to place the debt on hold on the POD Report.

Agencies should use this report to determine the debts that have a hold code in the status column. This usually indicates an unresolved POD request.

The user should focus on columns K (the "Days before Return to Agency," RTA) and Q (the "Status" of the Debt) to determine if a POD is required.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
Category	Agency	Program	PCACode	AccountId	AtTop	BeneficiaryNa	ClientAcountN	ConvertedId	CurrentPrin	DaysBeforeRT	DebtorName	HICNumber	InitialPrin	Phase	PODInitDate	Status

The POD Report

The client/ creditor agencies should generate the POD report for their agency/ programs at regular intervals to determine the accounts for which Treasury has requested PODs.

Treasury does not routinely send faxes or emails for the PODs. Faxes and emails are only sent when a follow-up is necessary when the request timer is set to expire or for urgent requests.

The POD Submission to Treasury

Submitting the POD to Treasury

Include identifying account number(s) on or with the documentation on the first page.

The DPOD Branch primarily uses the Artiva/CSNG number, Relationship number, and the Agency Debt ID/Client Reference Number.

The DPOD team does not file by the SSN/TIN/EIN; however, including these can help us to determine the correct account number.

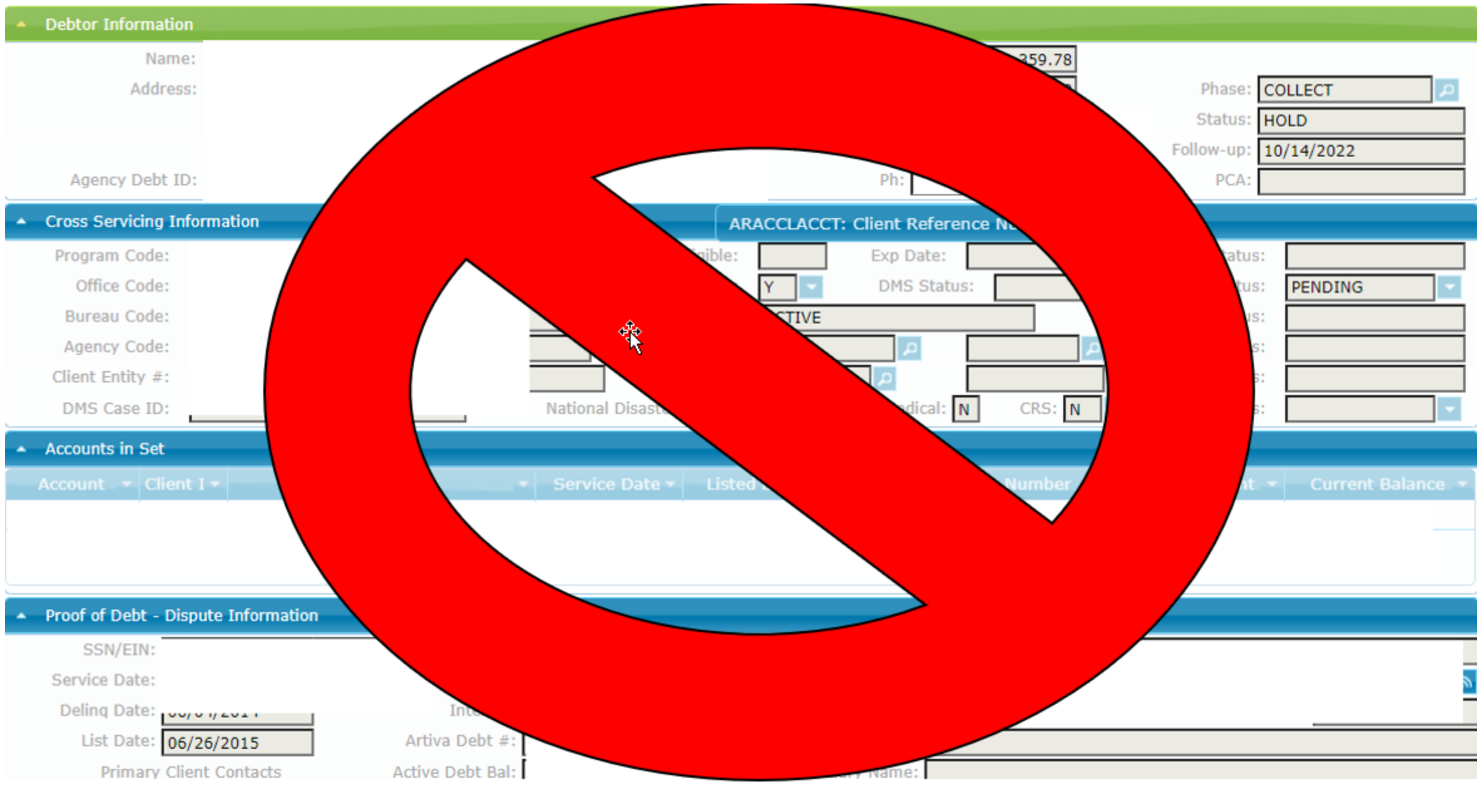
Include the date of incurrence/date of service. This date is necessary for processing bankruptcy documents.

When faxing, send only one account per transmission (***do not send documents in batches***).

If you have questions or need assistance with a POD, send an email to the POD.inquiries@fiscal.treasury.gov.

Bureau of the Fiscal Service

Do not include screenshots of Artiva/CSNG account page as supporting documentation, as they may contain internal information.

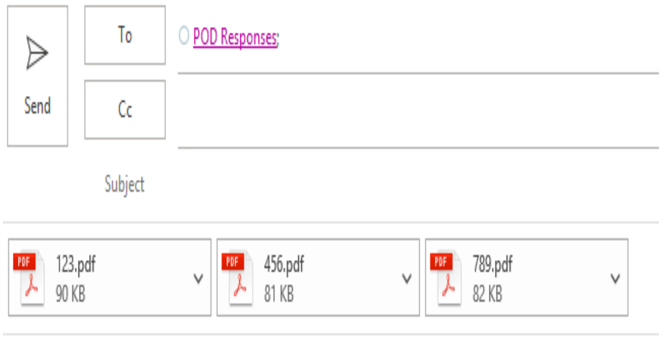


The POD Process

Emailing – The preferred formats for attachments are PDF and Portfolio attachments. It is desirable to have **multiple pages for a single account combined at transmission.**

Please be advised that if the email is used as the response, the sender's contact information may be sent to the debtor/RP.

Multiple attachments may be sent in one email, but each attachment should contain documentation for only one account and one RP/debtor.



The POD Process

Methods for Submitting POD Responses

Connect:Direct

Fax – 855-567-8821

Email – pod.responses@fiscal.treasury.gov

Postal Mail

United States Department of the Treasury
Bureau of the Fiscal Service
P.O. Box 830794
Birmingham, AL 35283-0794

Recommended Submission: POD Initiative

Submit POD at the time the debt is transferred to Cross-Servicing.

The Proof of Debt (POD) initiative is the Bureau of the Fiscal Service (BFS) goal to encourage compliance with the requirement that agencies provide POD at the time the debt is transferred to Governmentwide Solutions (GWS) Cross-Servicing program for collection.

The following File Formats can be provided:

- Agency Overview of the GWS File Transfer Process
- Debt Record Sample Layout
- POD File Format (POD file referrals)
- Sample XML file – questions/answers document

- Please contact your Agency Liaison if interested in this POD initiative

The POD Process

Instructions for Treasury…

If the debt should be recalled/returned, state this on the first page of the document or email.

If the principal balance of the debt should be decreased in Artiva/CSNG, define the current principal and interest amounts on the first page of the document or email.

The POD Process

Timeframe for returning the POD responses

Ten (10) days from the date of the request is optimal. This will allow enough processing time for the highest score on the scorecard.

The I TFM 3-5030.50b requires agencies to respond to a request within thirty (30) business days.

Ninety (90) days at the latest should allow enough processing time before the request timer expires. This should still allow enough time for returns for clarification. The debt will return/close shortly after 90 days.

The Closed Letter

The POD Process

Sending POD Response to the debtor or responsible party.

Status: **Case Closed or Cease Collection**

A closed letter is sent to the debtor or responsible party. *(Currently, a POD is sent with the closed letter.)*

U.S. DEPARTMENT OF THE TREASURY
BUREAU OF THE FISCAL SERVICE
P.O. BOX 830794
BIRMINGHAM, AL 35283-0794

Treasury Account Number:

Your debt has been returned to the creditor agency. Please contact that agency if you have any questions.

Sincerely,

Department of the Treasury, Bureau of the Fiscal Service

The POD Process

Sending a POD Response to the RP/Debtor

Status: **Treasury**

Any PII information located in the POD response is redacted.

The POD response is mailed to the RP/Debtor with a Treasury letter.

Model of a Redacted Letter

U.S. DEPARTMENT OF THE TREASURY
BUREAU OF THE FISCAL SERVICE
P.O. BOX 830794
BIRMINGHAM, AL 35283-0794

October 24, 2022

[redacted]

Treasury Account Number: [redacted]

The attached documentation is being forwarded as a result of your request for detailed debt information.

If you have any questions, please call 1-888-826-3127.

Sincerely,

Department of the Treasury, Bureau of the Fiscal Service

Attachment

Account Number: [redacted]

INFORMATION PERTAINING TO YOUR
REQUEST FOR PROOF OF DEBT

BILL INFORMATION AS OF: July 25, 2022

Medical Center Location:	Jackson, MS
Bill Number:	[redacted]
Type of Service:	MEDICATION COPAYMENT
Initial Amount Billed:	$48.00

Bill Details:
Copay for RX#
Copay for RX#

STATEMENT EFFECTIVE DATES:

First Statement:	MAR 11, 2018
Second Statement:	APR 11, 2018
Third Statement:	MAY 11, 2018

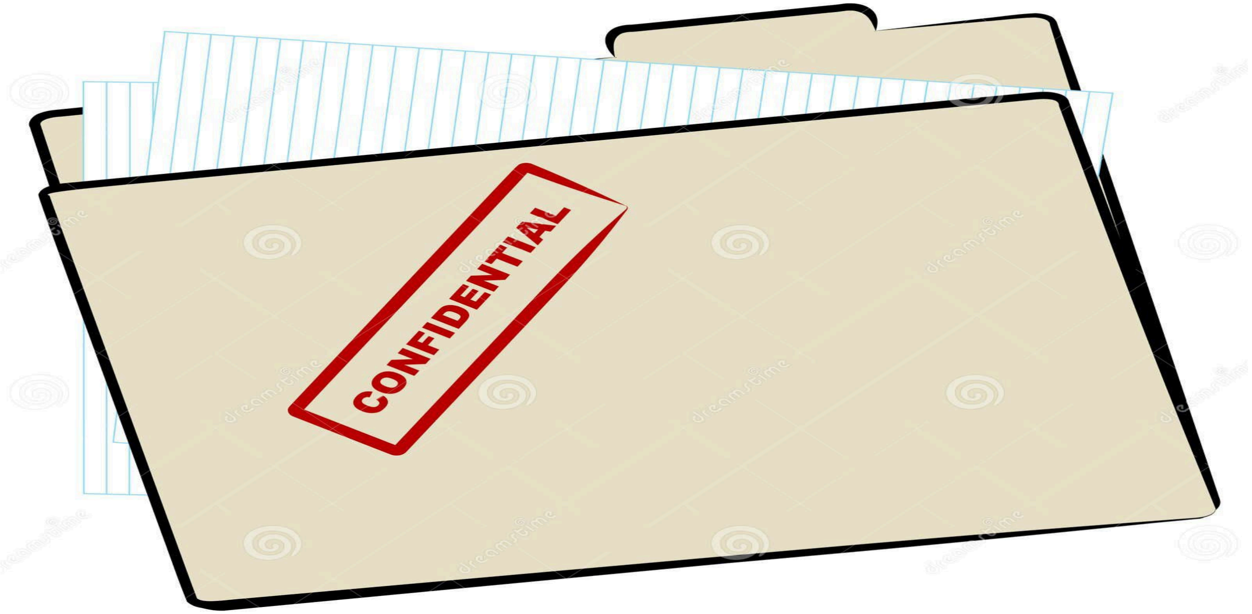
For specific questions related to the care you received for the above bill, please contact

The POD Process

Sending the POD Response to a Responsible Party

Status: **PCA**

The POD is sent to the PCA and forwarded to the debtor or responsible party.



Questions and Comments

What is a dispute?

A dispute is written documentation that is submitted to state or show that the debt is not owed (or requests information to substantiate the debt).

The Treasury analyst will summarize what they interpret as the dispute reason.

This reason may be on the Cross-Servicing Form. *The agency should still review the documentation though*.

The form, along with the supporting documentation, will be transmitted to the Creditor Agency Artiva-CSNG/FORMS.

The Dispute Process

Agencies should run the "dispute report" and look for debts with a <u>hold status</u> to determine that all dispute packets have been received or are needed.

When the dispute response is ready to be returned to Treasury, provide an answer on the Cross-Servicing Dispute form along with any requested information.

(Please only send 10-15 pages).

The Dispute Process

Completed Cross-Servicing Dispute Form

Return this form with the dispute response

TREASURY CROSS-SERVICING DISPUTE RESOLUTION

SBU

Dispute Request Date:	September 04, 2020	Total Number of Pages:	This form + 4
Debtor Request Date:	September 04, 2020	Principal Amount: $	1,836.09
Account Number:	123456789		
CA Debt ID:	987654321		
Debtor/Resp. Party:	SMITH	For CMS Use Only:	
Program:		Medicare Case #:	
Dispute Fax/Email:		Beneficiary Name:	
Dispute Reason:	Miscellaneous Dispute	TIN:	
		Delinquency Date:	

Debtor states the debt was previously paid.

If you have any questions regarding the dispute, please send an email to: Dispute.Responses@fiscal.treasury.gov
You may also email your response to this address or fax it to 1-855-834-2861 within 90 days of the request date.

Creditor Agency (CA) Dispute Resolution Section:
Please indicate a response by checking one of the following reasons: Please attach supporting documentation.

DAIC ___ CA agrees - Debt amount is incorrect - Requires financial adjustment.
DAAA ___ CA agrees - Debt amount is incorrect - Stop collection activity.
DACC ___ CA disagrees. Debt amount is correct - Continue collection efforts.

The agency should indicate if they agree or disagree

CCAA ___ CA agrees - Complaint - Stop collection activity.
CCFF ___ CA agrees - Complaint - Requires financial adjustment, continue collection efforts.
CCDD ___ CA disagrees - Complaint - Continue collection efforts.

CNAA ___ CA agrees - Congressional Dispute - Stop collection activity.
CNFF ___ CA agrees - Congressional Dispute - Requires financial adjustment, continue collection efforts.
CDNN ___ CA agrees - Congressional Dispute - Continue collection efforts.

MDAA ___ CA agrees - Miscellaneous dispute - Stop collection activity.
MDFF ___ CA agrees - Miscellaneous dispute - Requires financial adjustment, continue collection efforts.
MDDD ___ CA disagrees - Miscellaneous dispute - Continue collection efforts.

VDWD ___ CA agrees - Wrong debtor - Stop collection activity.
VDRD ___ CA disagrees - This is not the wrong debtor - Continue collection efforts.

Financial Adjustment Information (To Be Completed By CA):
Principal Amount $ ____________
Interest Amount $ ____________
Penalty Amount $ ____________
Admin Cost Amount $ ____________
Total Balance Owed $ ____________

If the balance should be decreased , complete these fields

Please check one of the following:
___ Adjustment reflects the total balance currently owed by the debtor, and has been made by our Agency.
___ Adjustment has not been made by the Agency, and should be made by DMS.
CA Response Date: 11/04/2020 CA Response Contact: MRJ
Additional Comments By CA:

If the balance is to be adjusted, indicate if the agency will make the adjustment or if Treasury is to make the adjustment.

Use this section to explain why the debt is or is not valid.

The Dispute Process

Return the completed Cross-Servicing Dispute Form with the dispute packet via one of these methods:

Connect:Direct

Fax - 855-834-2861

Email – dispute.responses@fiscal.treasury.gov

Postal mail:

United States Department of the Treasury
Bureau of the Fiscal Service
P.O. Box 830794
Birmingham, AL 35283-0794

The Dispute Process

Do:

- Include Artiva/CSNG ,Client Reference, Relationship numbers on the documentation to easily identify the RP/Debtor on the first page.
- Answer the dispute thoroughly and indicate if collections should continue, stop, or if amounts should be adjusted by Treasury.

The Dispute Process

Do **NOT:**

- ❖ Do not include screenshots of Artiva/CSNG account page as supporting documentation.
  - ➢ These screen may contain internal information that should not be included in documentation provided outside of the system.
- ❖ Include your personal contact information if you do not wish the debtor to have that information.

The Dispute Process

Timeframe for returning the responses

Ten (10) days from the date of the request is optimal. This will allow enough processing time for the highest score on the scorecard.

The I TFM 3-5030.50b requires agencies to respond to a request within thirty (30) business days.

Ninety (90) days at the latest should allow enough processing time before the request timer expires. This should still allow enough time for returns for clarification. The debt will return/close shortly after 90 days.

The Dispute Process

Additional Information

Keep the agency profile information in Artiva/CSNG updated with the correct point of contact, email addresses, and telephone/fax numbers. Contact your agency liaison for assistance.

If documentation was forwarded to your agency, return that documentation with your response.

If teleworking prevents you from returning documentation, please provide a thorough, detailed explanation in your response.

Sending the Dispute Response to the RP/ Debtor

The Dispute Process

Status: Treasury

All PII information located in the dispute response is redacted.

A dispute response is mailed to the debtor or responsible party with a Treasury letter.

U.S. DEPARTMENT OF THE TREASURY
BUREAU OF THE FISCAL SERVICE
P.O. BOX 830794
BIRMINGHAM, AL 35283-0794

TREASURY
BUREAU OF THE FISCAL SERVICE

October 21, 2022

[redacted]

Treasury Account No.: [redacted]

In reply to a dispute you submitted, attached is debt information from the originating agency or their response to the dispute.

Per the agency, the debt is valid and collection should continue.

If you have any questions, please call 1-888-826-3127.

Sincerely,

Department of the Treasury, Bureau of the Fiscal Service

Attachment

October 14, 2022

34 of 46 R:1

***First Class R:1 T:*1 P:1 PC:46 F:2213921
U.S. DEPARTMENT OF TREASURY
BUREAU OF THE FISCAL SERVICE
PO BOX 830794
BIRMINGHAM, AL 35283-0794

K30000000089209100

Beneficiary Name:
Medicare ID:
Case Identification Number:
Document Control Number:
Federal Debt Case ID:
Creditor Agency Debt Number:
Debtor's Name:

Subject: Treasury Action

Dear U.S. DEPARTMENT OF TREASURY,

The debtor's response provided an invalid defense. It does not constitute a valid documented defense for the remainder of the debt. Please see the enclosed Claim Summary Status Report for specifics about the claims and adjustments.

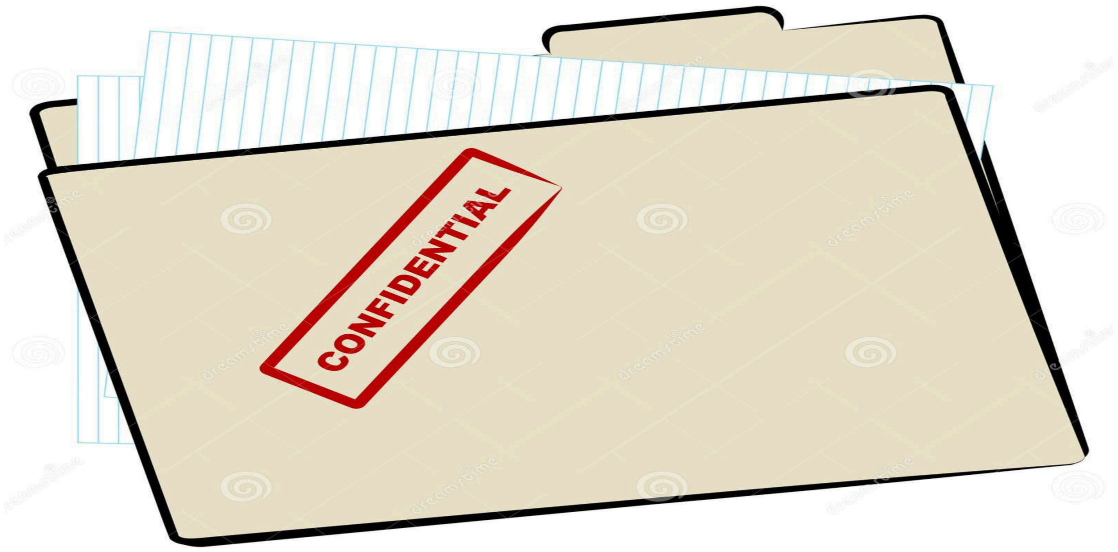
The total amount due: $2,450.84
Principal balance due: $1,635.10
Interest balance due: $815.74

The Dispute Process

Sending the Dispute Response to a Responsible Party

Status: **PCA**

The dispute response is sent to the PCA and forwarded to the responsible party/debtor.



DPOD Email Addresses

Use only one email address when returning the response documentation:

pod.responses@fiscal.treasury.gov (for POD responses/ documentation)

dispute.responses@fiscal.treasury.gov (for dispute responses)

pod.inquiries@fiscal.treasury.gov (to ask the Dispute-POD Branch for assistance regarding a POD)

dispute.inquiries@fiscal.treasury.gov (to ask the Dispute-POD Branch for assistance regarding disputes, i.e., resending dispute packets)

Questions and Comments