

Treasury Offset Program Debt Check Data Source

Do Not Pay Quick Reference Card

Background

Treasury Offset Program (TOP) Debt Check is a subset of data contained in the TOP delinquent debtor database. It is created for the Do Not Pay system to assist agencies with fulfilling their obligation to deny federal loans, loan insurance and loan guarantees to those delinquent on federal non-tax debts and child support obligations (*if allowed by agency statute and regulations*).

TOP Debt Check is relevant to your program and should be used in accordance with existing legal restrictions if:

- You will be debarring the debtor/payee from receiving any federal benefit, privilege or license or taking other adverse actions.
- You will be taking any action to assist in the collection of debt.
- You will be using the information to audit a program where paying a delinquent debtor was prohibited, in order to determine if your agency or the entity you are auditing made improper payments.
- You have any further proposed use of TOP Debt Check, which will further debt collection or the prevention, identification, or recoupment of improper payments.

How Does TOP Work?

If an individual or business (debtor) owes delinquent debt to a government agency, that agency sends information about the debt to the TOP database. Before the debtor receives a federal or state payment, the database is searched to see if a delinquent debt is owed. If a delinquent debt is in the TOP database, the TOP will offset (reduce or withhold) the federal or state payment to pay the debt. When the payment is taken, a letter will be sent to the debtor/payee regarding the action. Any remaining portion of the payment (after paying the debt) is disbursed to the payee.

Depending on the type of debt owed, the following may be eligible for offset:

- Tax refunds
- Retirement, including military retirement pay
- Certain federal benefit payments, including Social Security benefits (other than Supplemental Security Income), Railroad Retirement benefits (other than tier 2), and Black Lung (part B benefits)
- Wages, including military pay
- Contractor / vendor payments
- Travel advances and reimbursements

Helps the Agency:	Cost for Agency:	Gaining Access:	Available Modules:	Update Frequency:
Check if a recipient owes a past due debt	TOP is <u>only</u> available in Do Not Pay at no cost.	Agencies must apply and be approved access to TOP. Contact the Do Not Pay team to begin.	Available in Do Not Pay Connect (API) and the Web Portal via Online Single Search and Multi Search	Weekly updates

Important Links:

- [TOP FAQs](#)
- [Do Not Pay Help Center](#)
- [Do Not Pay Data Correction Contacts](#)

TOP Match Details and Data Elements Returned

Background

When a match occurs, the search criteria along with the corresponding data elements will be returned through the search method utilized.

Creditor Agency

Any federal agency that is owed a claim or debt that seeks to collect that claim or debt through offset of federal payments.

Payment Agency

Any agency that transmits a payment request, in the form of certified payment vouchers or other similar forms, to a disbursing official for disbursement.

Data Element	Definition
Name	First, middle and last name of debtor (may also be a business name).
SSN/EIN/TIN	Social Security Number / Employer Identification Number / Taxpayer Identification Number.
Delinquent Debt Date	Date of delinquency for a specific record.
Debtor Information	
Debt Number	Agency debt number or Agency Account Number— the unique account number used to identify the debt account owed by an individual or business to the creditor agency.
Debt Type	Type of debt assigned by TOP— either federal nontax debts, or child support debts.
Debt Type Description	Text description of the debt type.
Individual/Business Indicator	An identifier that classifies the debtor as either an individual ("I") or business ("B").
Address 1	First address line of debtor's residence/location.
Address 2	Second address line of debtor's residence/location.
City	City of debtor's residence/location.
State	State of debtor's residence/location.
Zip	Zip code of debtor's residence/location.
Country	Country of debtor's residence/location.

Data Element	Definition
Debt Agency Information	
Site Name	Creditor agency (origin of debt)
Site Contact Name	Main contact at creditor agency.
Address 1	First address line of creditor agency.
Address 2	Second address line of creditor agency.
City	City of creditor agency.
State	State of creditor agency.
Zip	Zip code of creditor agency.
Phone Number	Phone number of creditor agency.
Phone Extension	Phone number extension of creditor agency.
State Collection Phone Number	Respective state collection office phone number of creditor agency.
State Collection Phone Extension	Respective state collection office phone number extension of creditor agency.
National Phone Number	Respective national collection office phone number of creditor agency.
National Phone Extension	Respective national collection office phone number extension of creditor agency.

How to Fix Incorrect Data

Do Not Pay does not own the data that appears within TOP and is unable to update its content. **If you owe a debt to the government**, you must contact the specific federal agency or state you owe the money to. TOP cannot make arrangements for you to pay off your debt, discuss your debt with you or refund your money.

The TOP Interactive Voice Response (IVR) system on [800-304-3107](tel:800-304-3107) can tell you who to call. Hearing impaired customers may use the Federal Relay Service by dialing [800-877-8339](tel:800-877-8339) to reach a Communications Assistant (CA) who will dial the toll free number.

If an issue appears to be widespread or systemic, please notify the Do Not Pay team for further review.

