



BUREAU OF THE  
**Fiscal Service**

U.S. DEPARTMENT OF THE TREASURY

# Federal Payments

*Four challenges shaping our future*

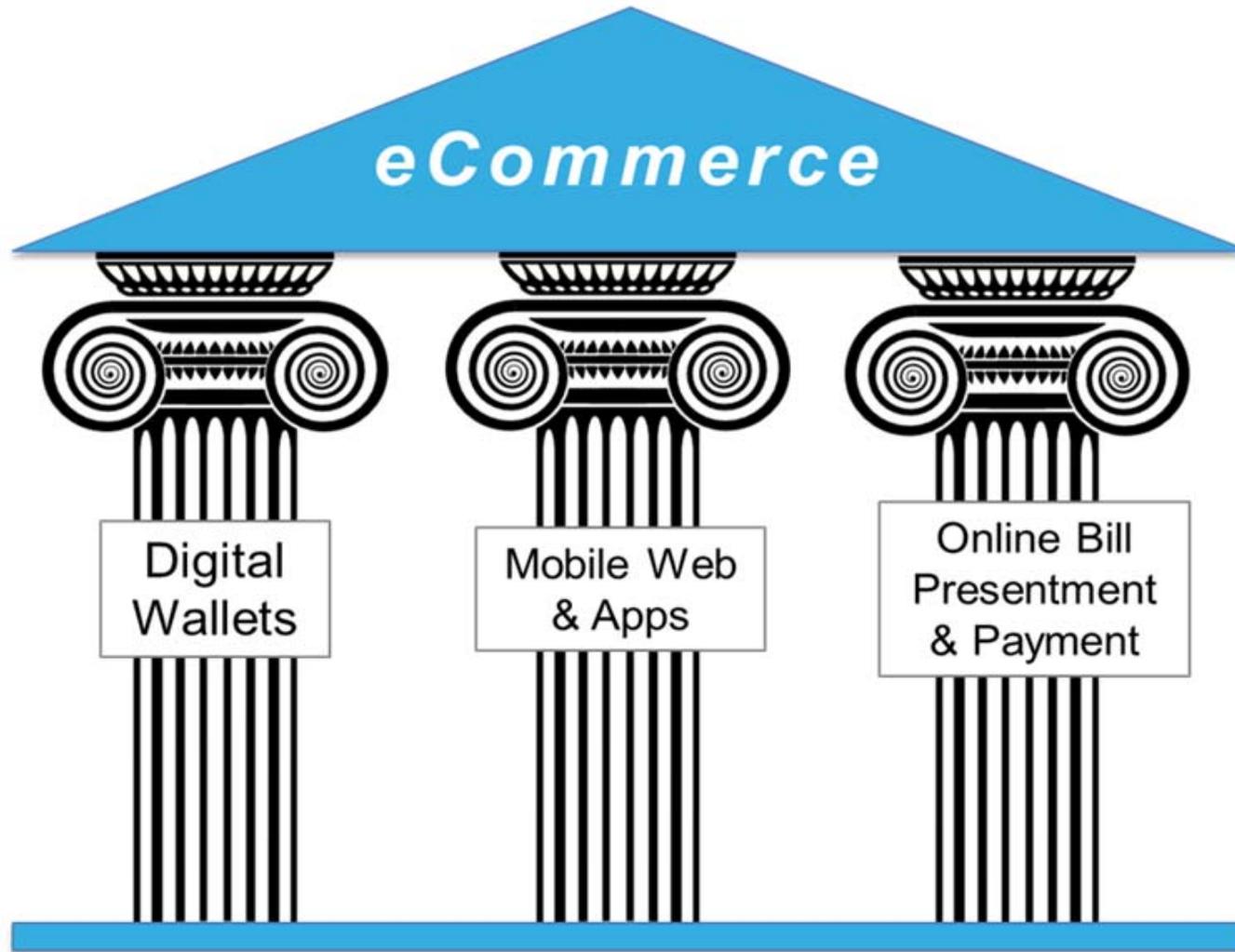
Wanda J. Rogers, Deputy Commissioner

June 15, 2016

# Four Future-Shaping Challenges

- 1 e-Commerce & Mobile Technology
- 2 Same Day ACH
- 3 Combatting Improper Payments
- 4 Cyber Security

# Fiscal's e-Commerce Strategy



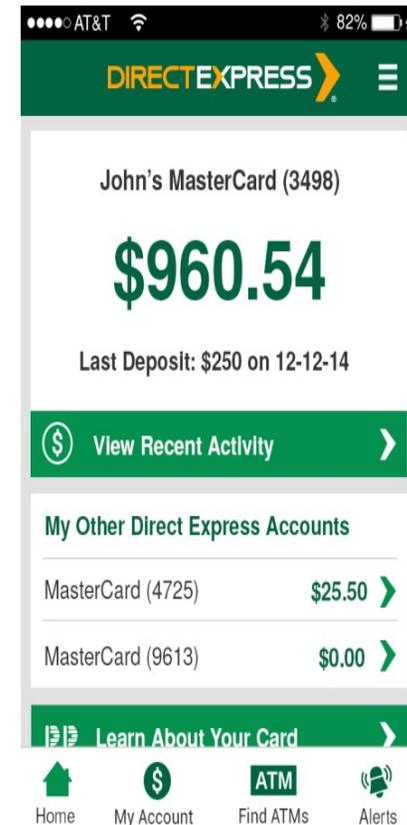
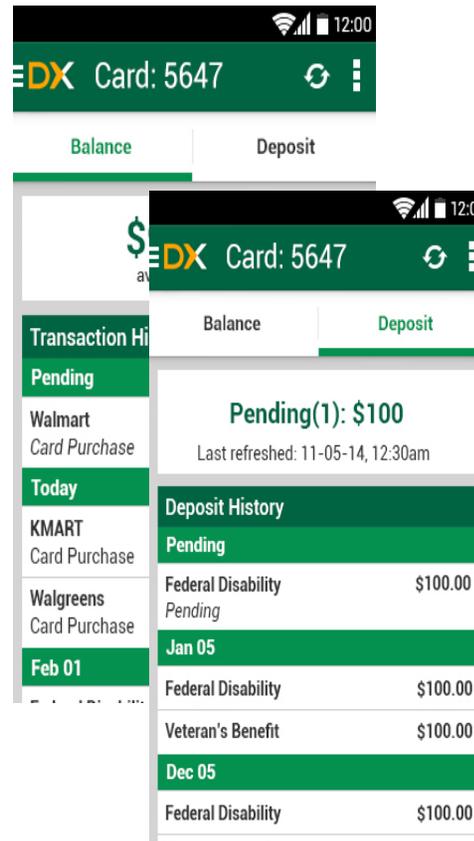
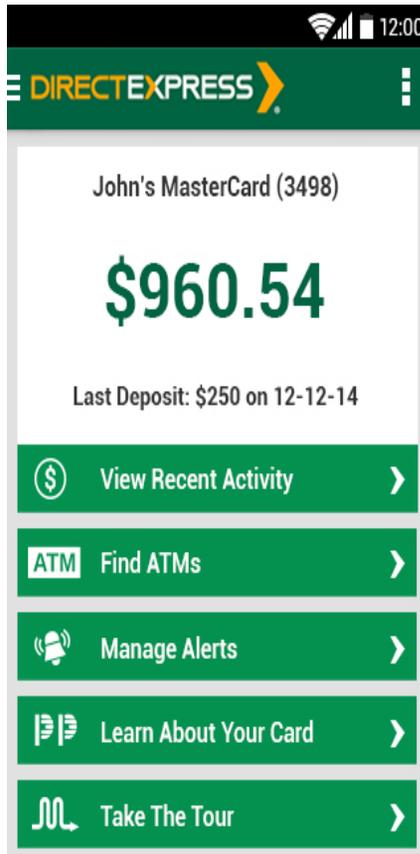


*Digital Wallets offer a convenient and secure way for citizens to electronically pay government agencies and for the government to make select small payments*





*Mobile application to reduce traditional call center volumes,  
and create a more informed cardholder*





*Mobile application provides government agencies with a convenient, simple and secure way to electronically collect and deposit checks and accept card transactions at the point of collection.*

### What are the **BENEFITS?**

- Eliminates lost and stolen checks
- Reduces exposure of citizen PII
- Reduces exception processing
- Reduces handling costs and float
- Speeds time from point of collection to Treasury
- Removes friction in data entry process
- Limits exposure of sensitive information
- Improved customer service
- Accepts all major credit cards





*Mobile application allows agencies to easily create a publicly-available mobile application designed to enable collections and provide a digital receipt for customers.*

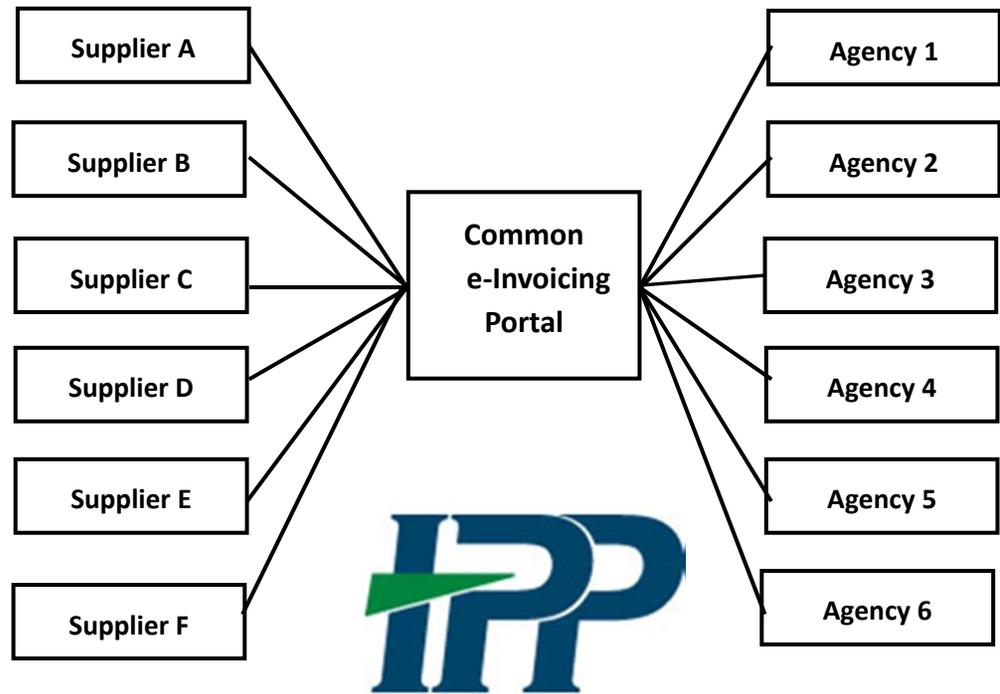
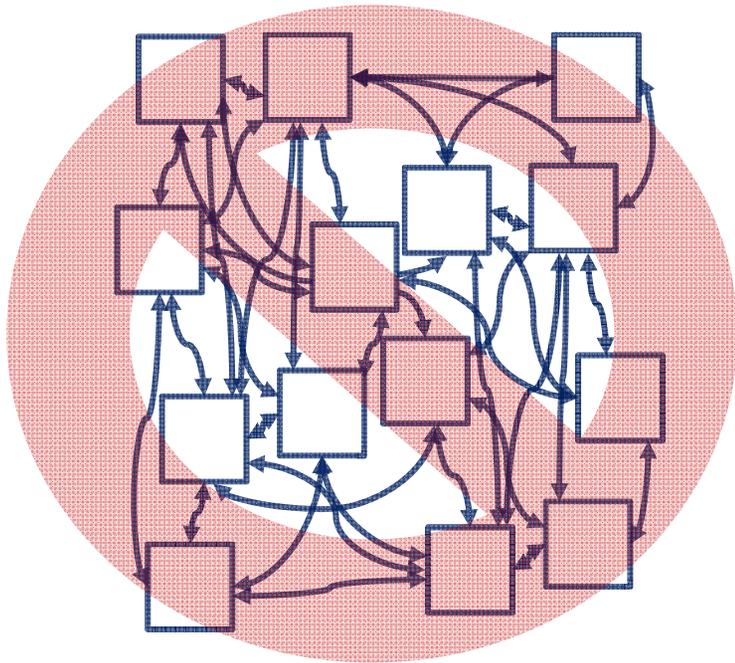
### What are the **BENEFITS?**

- Develop an agency-branded mobile app presence with no development resources or IT infrastructure required
- Create remittance forms tailored to suit agency need
- Users can make payments anytime, anywhere with A Card, or Digital Wallet
- Enable employees to focus on mission-critical work/liaising
- Bringing best practices from the corporate world to the government sector
- Improved customer experience and faster, “on-the-go” service
- Digital proof-of-payment in the form of a QR code receipt
- Convenient, secure choices in payments



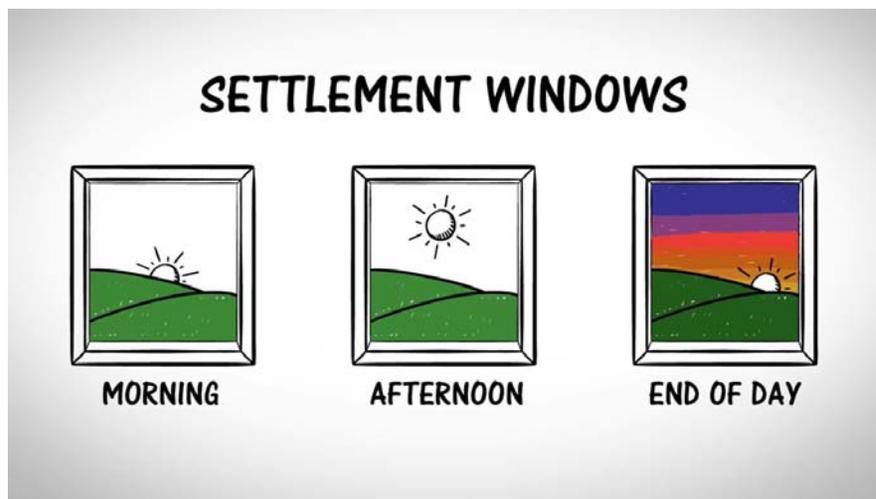


*Fiscal's Invoice Processing Platform connects Federal agencies and their suppliers in an efficient "hub-and-spoke" configuration*



*“As a major participant in the Nation’s payment system, the Fiscal Service strongly supports enhancements to the ACH Network.”*

Fiscal Service will soon issue a proposed rule at 31 CFR Part 210 that seeks public comment on the acceptance of NACHA rules for Same Day ACH.

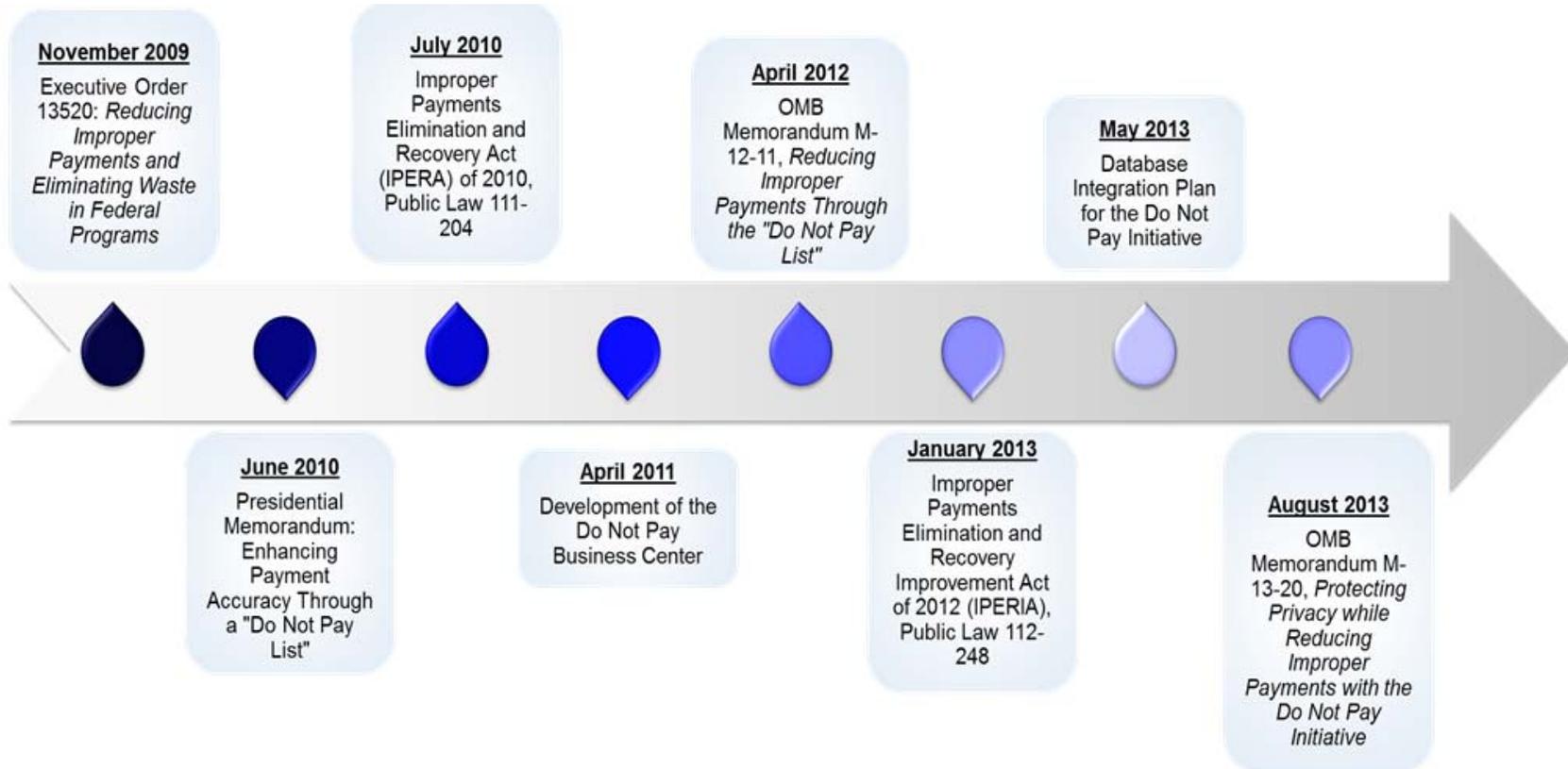


We are evaluating the use of Same Day ACH payments and collections and its impact on current programs and policies.

Program and policy changes will be published in the Treasury Financial Manual.

*“ When the Federal Government makes payments... it must make every effort to confirm that the right recipient is receiving the right payment for the right reason at the right time.”*

President Barack Obama  
November 2009



*To reduce improper payments, Fiscal is installing new controls at each phase of the payment lifecycle*



*In October 2014, Federal agencies adopted payment cards that utilize “Chip & PIN” technology*



3,400 standalone Point-of-Sale terminals were replaced with Chip & PIN-enabled terminals.

As of May 2016, 1.9 million Chip & PIN-enabled Direct Express cards were issued to benefit recipients.



## *The 2016 Threat Assessment by the Director of National Intelligence identified cyber attacks as the #1 threat*

IDENTIFY – high value assets

PROTECT – by credentialing

DETECT – by analytics

RESPOND – with timeliness

RECOVER – with resiliency

HR ISSUES – build cyber staff

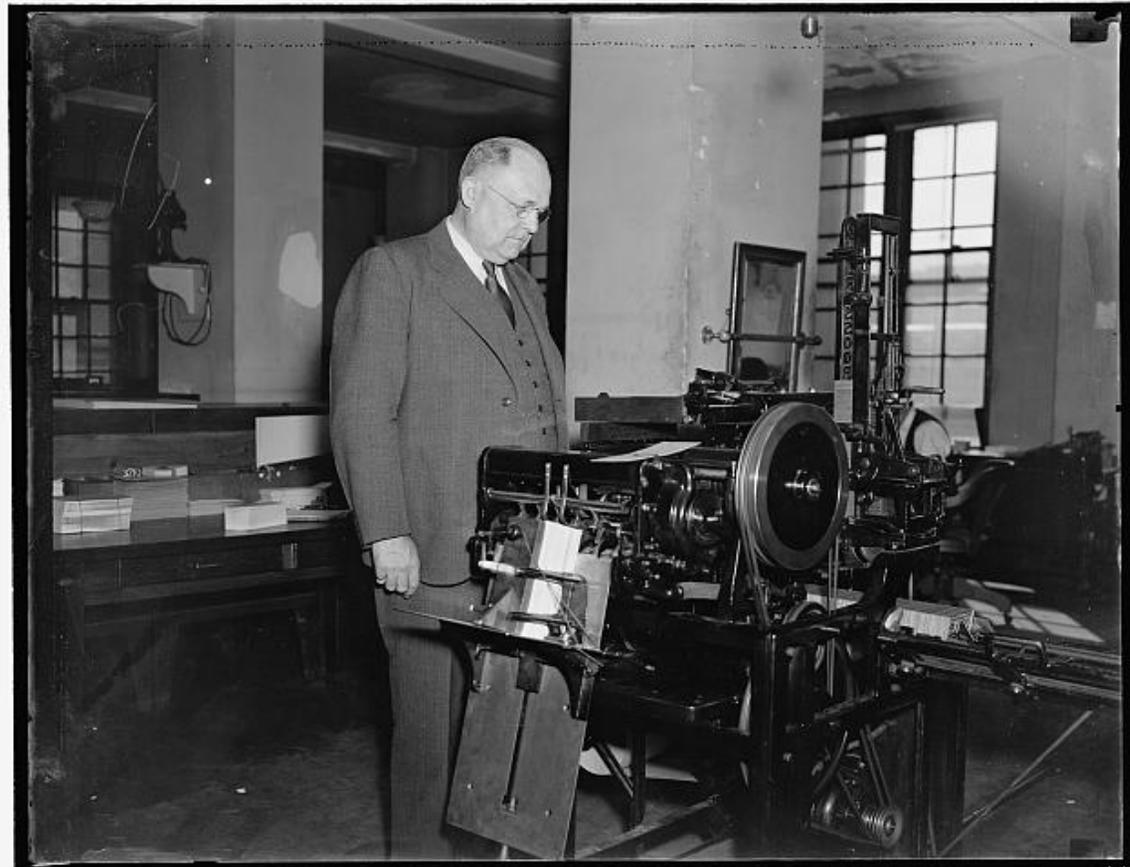
TECHNOLOGY – incubate & adopt

**Goals of the  
Cyber-Security  
Marathon**

**\$12B**

*Federal agencies spent \$12 billion in FY2014 to strengthen their systems to comply with the Federal Information Security Management Act*

# Closing Thoughts...



**Guy F. Allen, Nation's first Chief Disbursing Officer 1933 - 1945**  
Liberty Loan Building  
Washington DC