Debt Management Work Group Session

April 23, 2019

1:00 to 2:00, Central Standard Time

Introduction

Facilitator:

Tameshia Hasten, Systems Accountant

Presenters:

Jill Pettingill, Program Analyst

Tammy Buras, Program Analyst

Robert Nobles, Program Analyst

Housekeeping

- Participants will be placed in “listen only mode”.
- Submit questions into the Chat Box or submit via the ServiceNow Customer Service Portal (CSP). Indicate in the request in the description field; **Debt Management Work Group Inquiry**
- The Debt Management Services Branch (DMSB) will respond to questions within two weeks. Responses will be posted on the NFC website under Debt Management Information.
- DMSB is also soliciting for additional topics of interest for future Work Group sessions.
- Please enter those requests in the Chat Box or submit via the ServiceNow CSP.
- The next scheduled Work Group session has been slated for Tuesday, July 30, 2019.

NFC Agenda

- Leave Buy Back
- Repayment Methods
- Bankruptcies
- Employee Personal Page
- Processing Workflows
- Reporting Center
- Administrative Billings and Collections Inquiry System (ABCOINQ)
- ABCO Claims Information Inquiry Screens
- ServiceNow Customer Service Portal (CSP) Enhancements
- Delinquent Debt Reporting
- Credit Bureau Reporting
- Useful Information

Leave Buy Back

- What is Leave Buy Back?
- Department of Labor, (DOL) Office of Workers' Compensation Program (OWCP)
- 3 Options to Repurchase Leave
  - Pay the full amount by check
  - Pay by one-time payroll deduction for the full amount
  - Repay in installments through payroll deductions

Leave Buy Back (continued)

- **Agency Responsibilities**
  - Form CA-7, Claim for Compensation
  - Form CA-7a, Time Analysis Form
  - Form CA-7b, Leave Buy Back Worksheet/Certification and Election
  - Form Letter CA-1208 Leave Approval Letter, and
    Form Letter CA-1208a, Leave Approval Letter
  - Form AD-343, Payroll Action Request
  - Department of Labor Check
  - Department of Labor Benefit Statement

Leave Buy Back (continued)

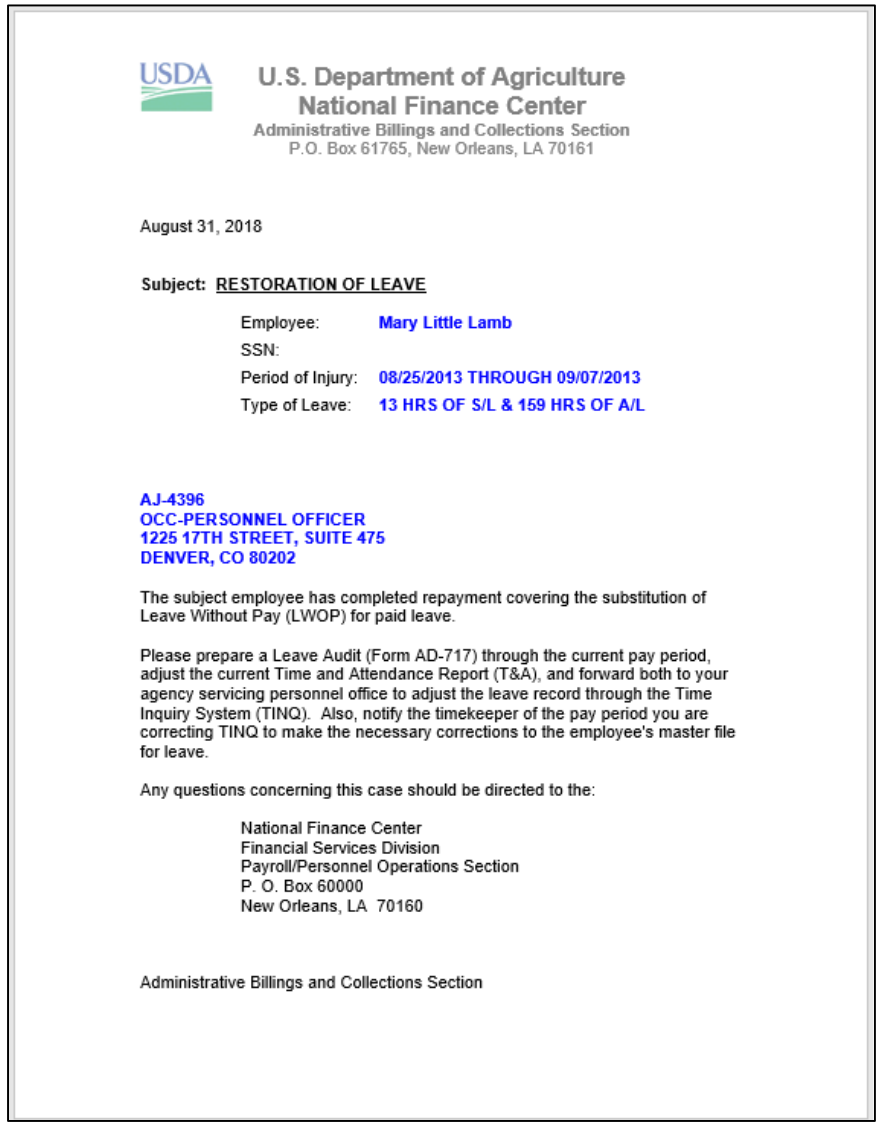
- **NFC Responsibilities**
  - DMSB creates an adjustment in Special Payroll Processing System (SPPS) Web to document the DOL Check
  - DMSB forwards the original paperwork and a copy of the check to the NFC's Payroll Processing Branch (PaPB)
  - PaPB verifies the calculations and issues a request to ABCO to bill via SPPS Web
  - ABCO establishes the bill
  - The employee receives a notice and Letter of Repayment

Leave Buy Back (continued)

Restoration of Leave Letter

- Once the debt is paid in full, the employing Agency notifies NFC via the ServiceNow CSP to request a Restoration of Leave Letter

- Upon receipt of the Restoration of Leave Letter the employing Agency must restore the leave in the Time Inquiry – Leave Update System (TINQ)



USDA

U.S. Department of Agriculture
National Finance Center
Administrative Billings and Collections Section
P.O. Box 61765, New Orleans, LA 70161

August 31, 2018

Subject: RESTORATION OF LEAVE

Employee: Mary Little Lamb
SSN:
Period of Injury: 08/25/2013 THROUGH 09/07/2013
Type of Leave: 13 HRS OF S/L & 159 HRS OF A/L

AJ-4396
OCC-PERSONNEL OFFICER
1225 17TH STREET, SUITE 475
DENVER, CO 80202

The subject employee has completed repayment covering the substitution of Leave Without Pay (LWOP) for paid leave.

Please prepare a Leave Audit (Form AD-717) through the current pay period, adjust the current Time and Attendance Report (T&A), and forward both to your agency servicing personnel office to adjust the leave record through the Time Inquiry System (TINQ). Also, notify the timekeeper of the pay period you are correcting TINQ to make the necessary corrections to the employee's master file for leave.

Any questions concerning this case should be directed to the:

National Finance Center
Financial Services Division
Payroll/Personnel Operations Section
P. O. Box 60000
New Orleans, LA 70160

Administrative Billings and Collections Section

Repayment Methods

- **Repayment Methods**
  - Payroll Deductions
  - Cash Payments
  - Pay.gov: Pay.gov Homepage

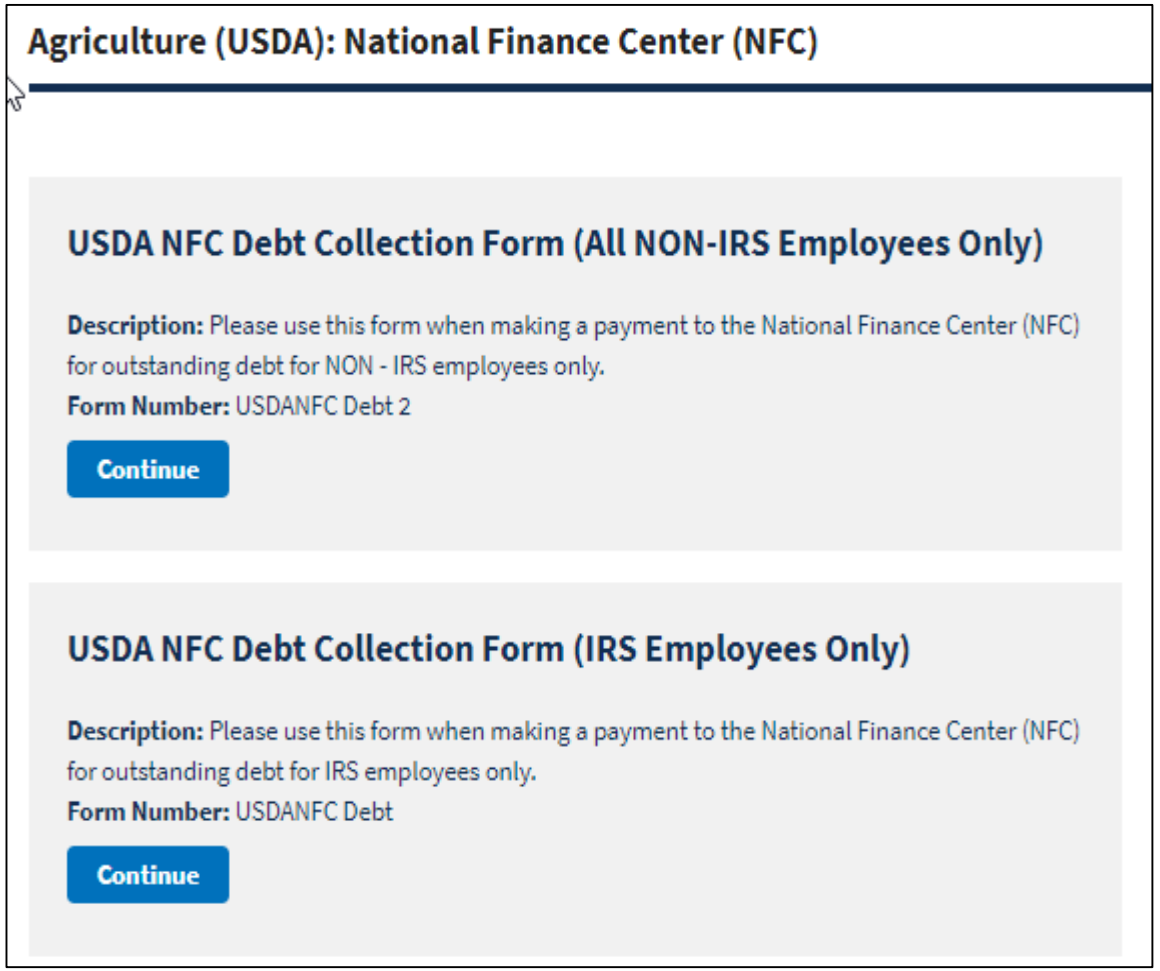
Repayment Method (continued)

Select *Agriculture (USDA); National Finance Center*

Repayment Method (continued)

Select proper Debt Collection Form:

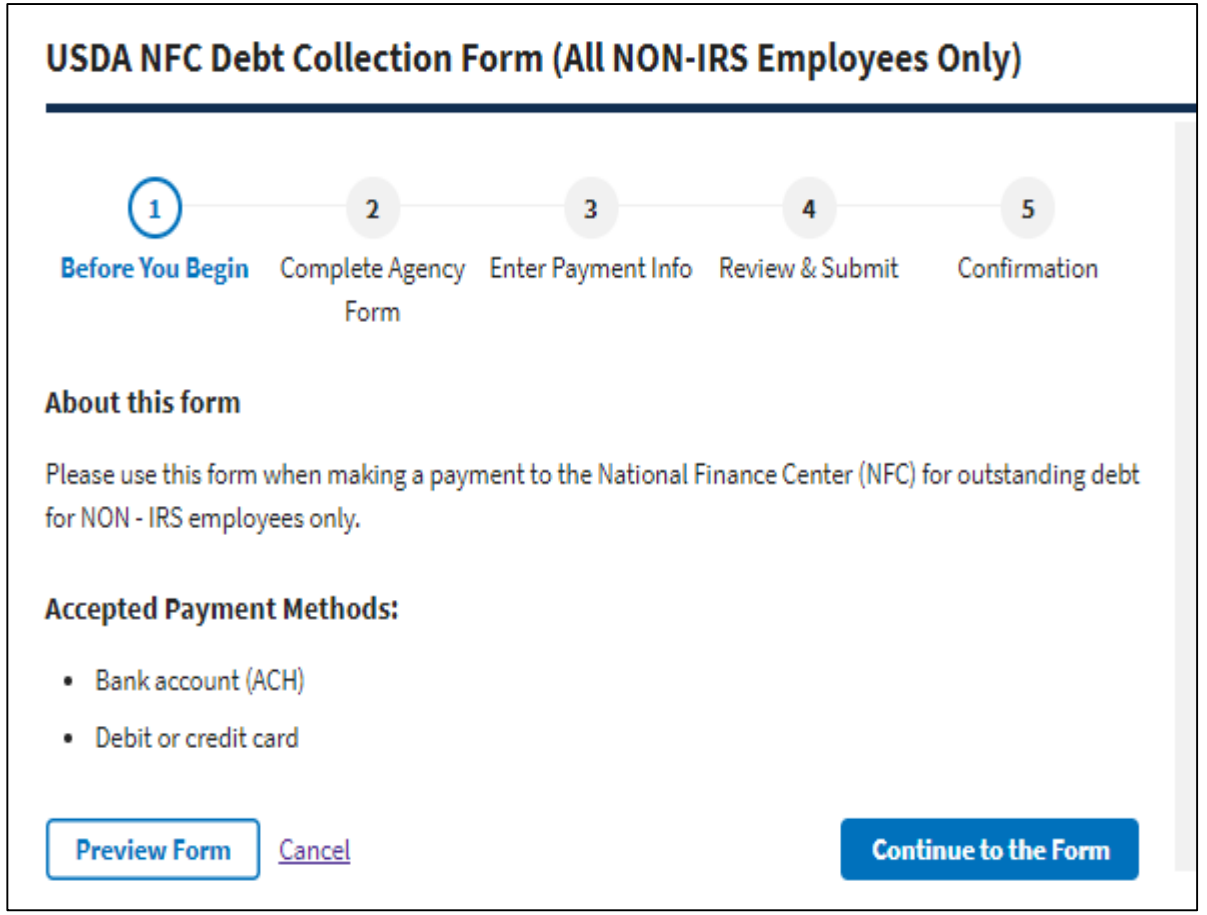
- All Non-IRS Employees Only
- IRS Employees Only



Repayment Method (continued)

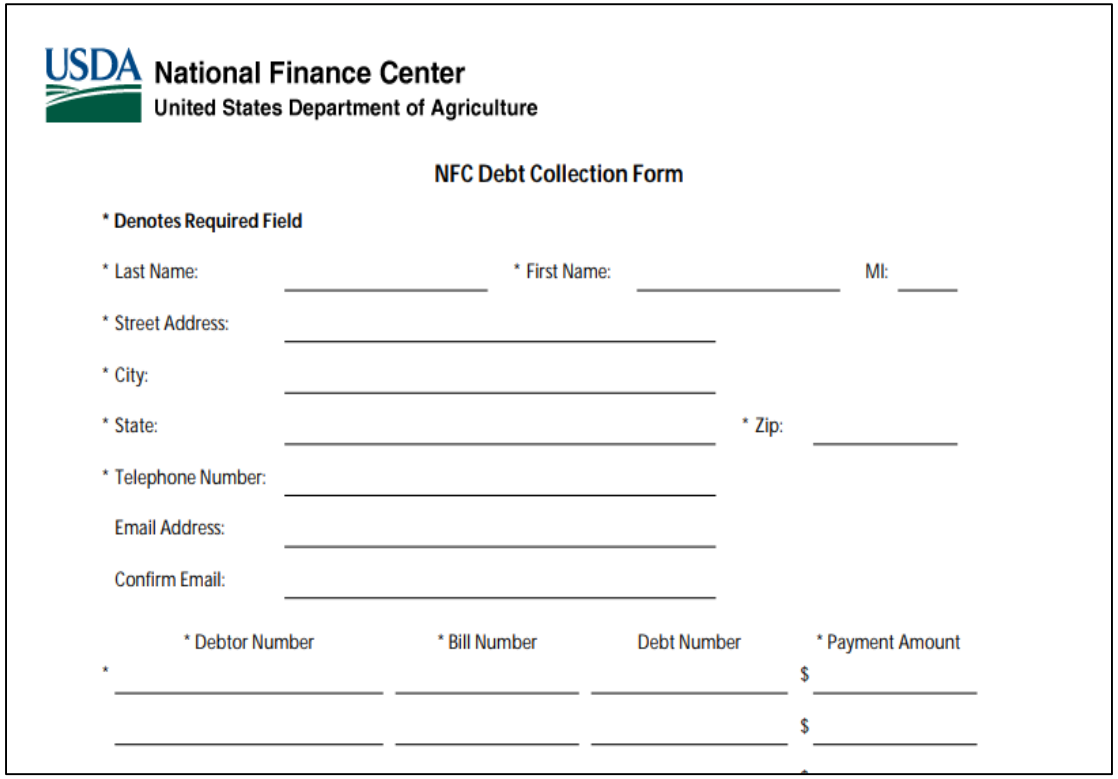
Follow the 5 steps as directed:

1. Before You Begin
2. Complete Agency Form
3. Enter Payment Info
4. Review & Submit
5. Confirmation



Repayment Method (continued)

- Required Fields
  - Last Name
  - First Name
  - Street Address
  - City, State, ZIP
  - Telephone Number
  - Debtor Number
  - Bill Number
  - Payment Amount



USDA National Finance Center
United States Department of Agriculture

NFC Debt Collection Form

* Denotes Required Field

* Last Name: _____ * First Name: _____ MI: ____

* Street Address: _____

* City: _____

* State: _____ * Zip: _____

* Telephone Number: _____

Email Address: _____

Confirm Email: _____

* Debtor Number	* Bill Number	Debt Number	* Payment Amount
* _____	_____	_____	$ _____
_____	_____	_____	$ _____

- Caution: Duplicate payments result when an employee has both a payroll deduction and submits a payment via Pay.gov. Agencies should work with their employees to avoid overpayments.

Bankruptcies

Chapter 7 (Personal)

Generally meant for individuals with limited income who do not have the ability to pay back all or some portion of the debt they owe.

Chapter 13 (Reorganization)

Generally referred to as reorganization and is designed for debtors with regular income who have enough left over each month to pay back at least a portion through a repayment plan.

Bankruptcies (continued)

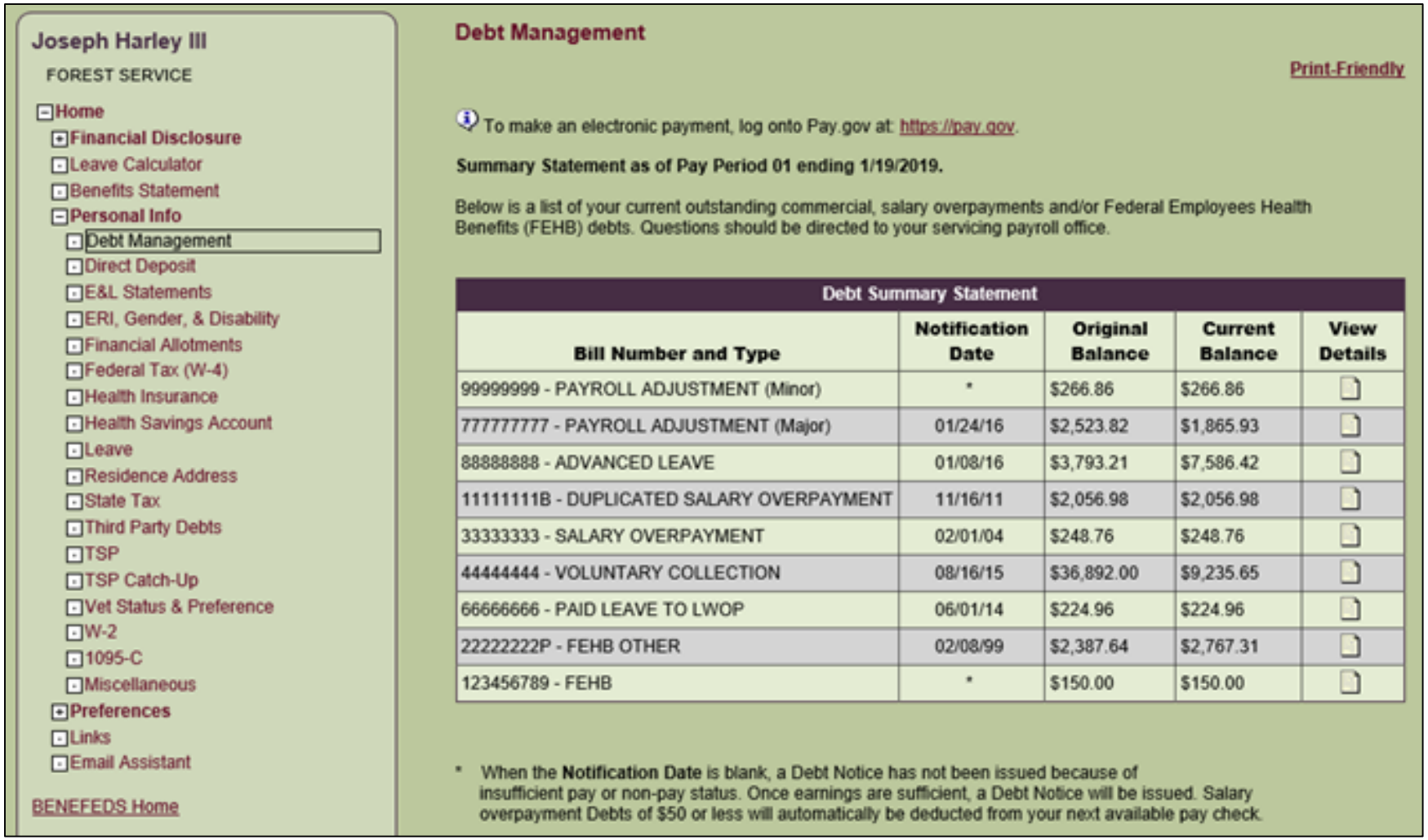
- **Agency Responsibilities**
  - Agencies are responsible for forwarding copies of the bankruptcy filing to NFC via the ServiceNow CSP
  - Agencies are responsible for determining if the debt in question is included with the bankruptcy filing

Bankruptcies (continued)

- **NFC Responsibilities**
  - Upon notice of a bankruptcy filing
    - the debt is placed on hold and all collection efforts are suspended awaiting disposition from the Court
    - the debt is coded with the Treasury Offset Program (TOP) status code as B (Bankruptcy)
  - Upon receipt of a notice of discharge
    - the debt is written off and closed out
    - the credit bureau records are modified to reflect the debt was discharged in a bankruptcy and no amount owed
  - Upon receipt of a dismissal
    - the TOP status code of B is removed
    - the collection activity resumes

Employee Personal Page (EPP)

Debt Management Summary Page



Joseph Harley III

FOREST SERVICE

- Home
  - Financial Disclosure
  - Leave Calculator
  - Benefits Statement
  - Personal Info
    - Debt Management
    - Direct Deposit
    - E&L Statements
    - ERI, Gender, & Disability
    - Financial Allotments
    - Federal Tax (W-4)
    - Health Insurance
    - Health Savings Account
    - Leave
    - Residence Address
    - State Tax
    - Third Party Debts
    - TSP
    - TSP Catch-Up
    - Vet Status & Preference
    - W-2
    - 1095-C
    - Miscellaneous
  - Preferences
  - Links
  - Email Assistant

BENEFEDS Home

Debt Management

Print-Friendly

To make an electronic payment, log onto Pay.gov at: https://pay.gov.

Summary Statement as of Pay Period 01 ending 1/19/2019.

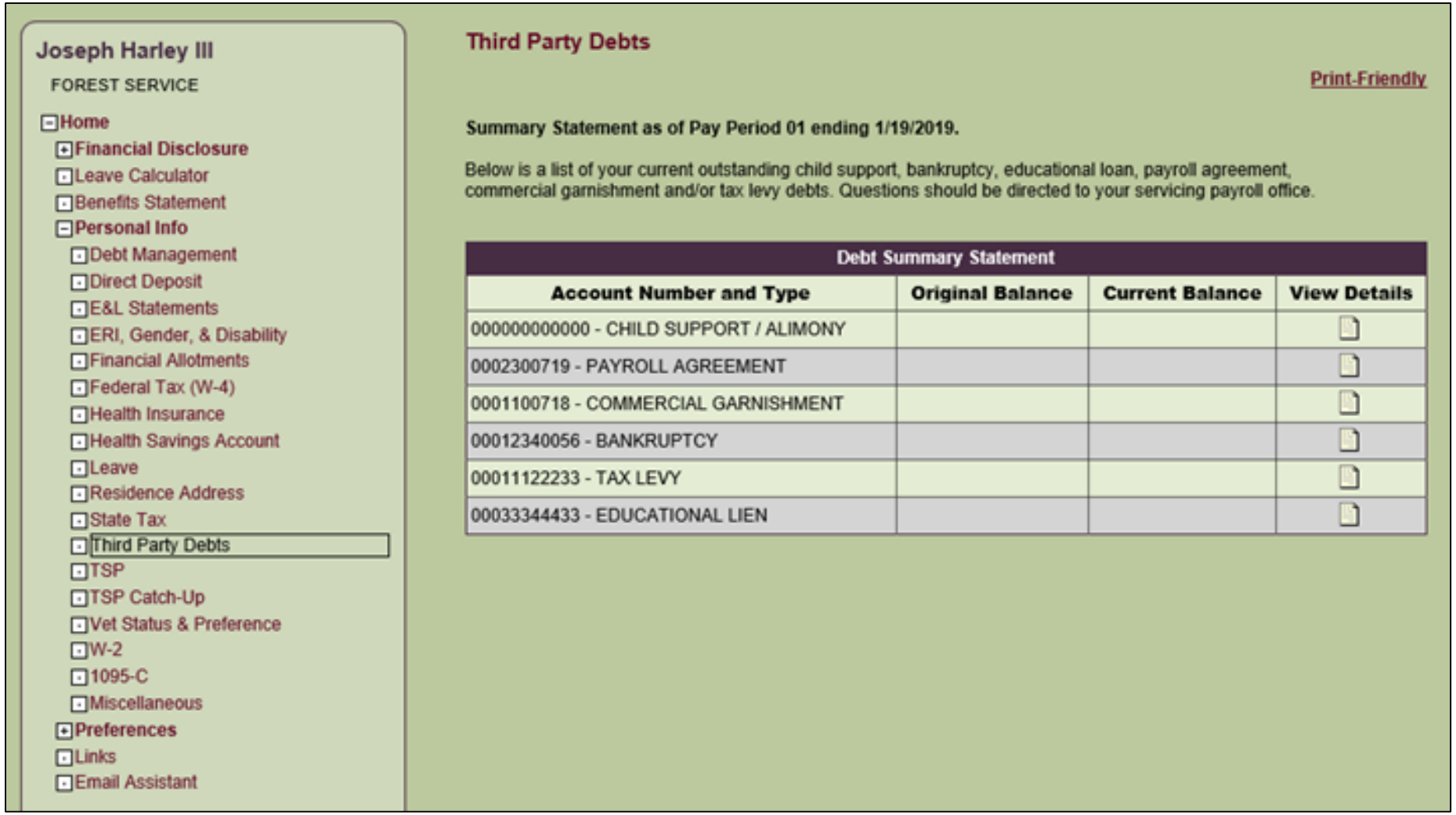
Below is a list of your current outstanding commercial, salary overpayments and/or Federal Employees Health Benefits (FEHB) debts. Questions should be directed to your servicing payroll office.

Debt Summary Statement				
Bill Number and Type	**Notification Date**	**Original Balance**	**Current Balance**	**View Details**
99999999 - PAYROLL ADJUSTMENT (Minor)	*	$266.86	$266.86	
777777777 - PAYROLL ADJUSTMENT (Major)	01/24/16	$2,523.82	$1,865.93	
88888888 - ADVANCED LEAVE	01/08/16	$3,793.21	$7,586.42	
11111111B - DUPLICATED SALARY OVERPAYMENT	11/16/11	$2,056.98	$2,056.98	
33333333 - SALARY OVERPAYMENT	02/01/04	$248.76	$248.76	
44444444 - VOLUNTARY COLLECTION	08/16/15	$36,892.00	$9,235.65	
66666666 - PAID LEAVE TO LWOP	06/01/14	$224.96	$224.96	
22222222P - FEHB OTHER	02/08/99	$2,387.64	$2,767.31	
123456789 - FEHB	*	$150.00	$150.00	

* When the **Notification Date** is blank, a Debt Notice has not been issued because of insufficient pay or non-pay status. Once earnings are sufficient, a Debt Notice will be issued. Salary overpayment Debts of $50 or less will automatically be deducted from your next available pay check.

EPP (continued)

Third Party Debt Summary Page, effective pay period 10/2019



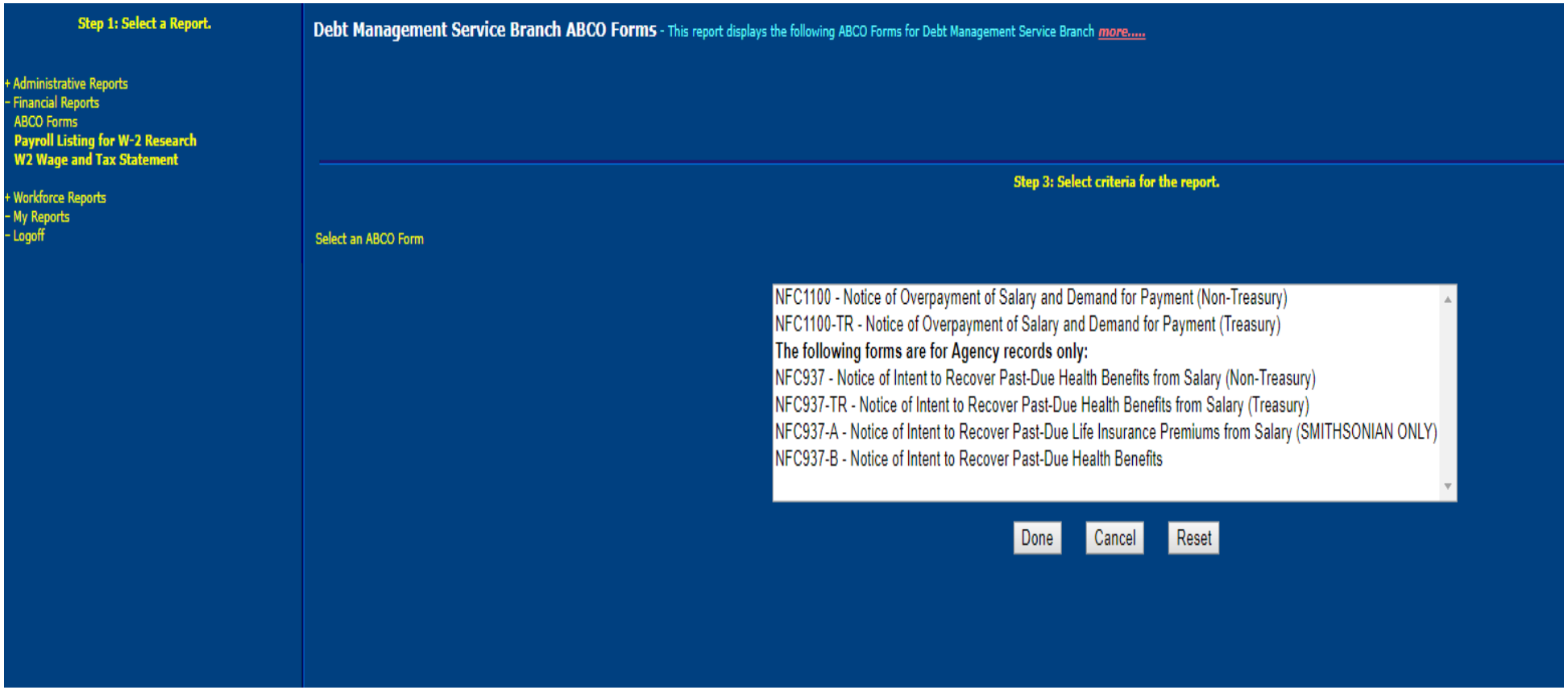
Reporting Center

ABCO Forms available on the Reporting Center

NFC1100 - Notice of Overpayment of Salary and Demand for Payment (Non-Treasury)
NFC1100-TR - Notice of Overpayment of Salary and Demand for Payment (Treasury)
The following forms are for Agency records only:
NFC937 - Notice of Intent to Recover Past-Due Health Benefits from Salary (Non-Treasury)
NFC937-TR - Notice of Intent to Recover Past-Due Health Benefits from Salary (Treasury)
NFC937-A - Notice of Intent to Recover Past-Due Life Insurance Premiums from Salary (SMITHSONIAN ONLY)
NFC937-B - Notice of Intent to Recover Past-Due Health Benefits

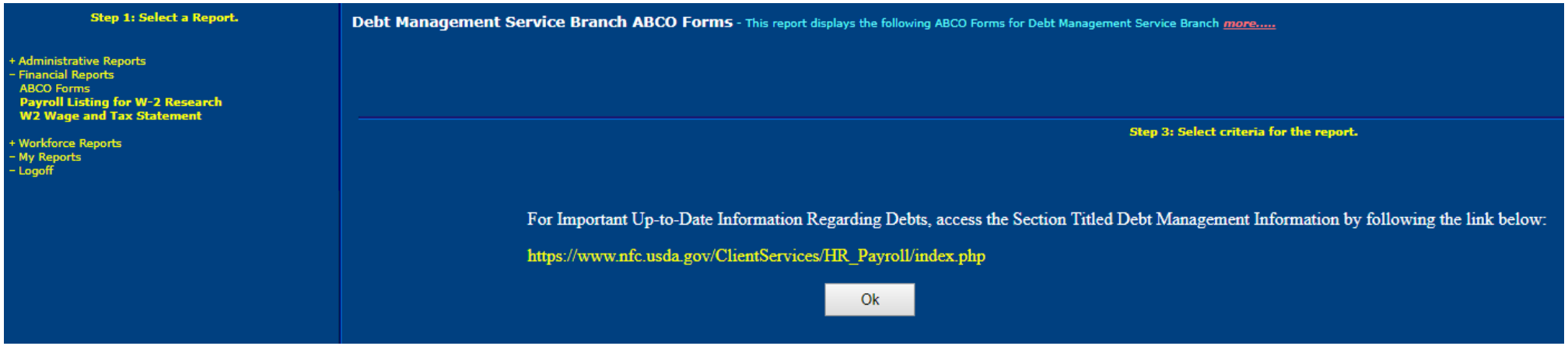
Reporting Center (continued)

Main Page for ABCO Forms selection



Reporting Center (continued)

Reporting Center page after selecting Form

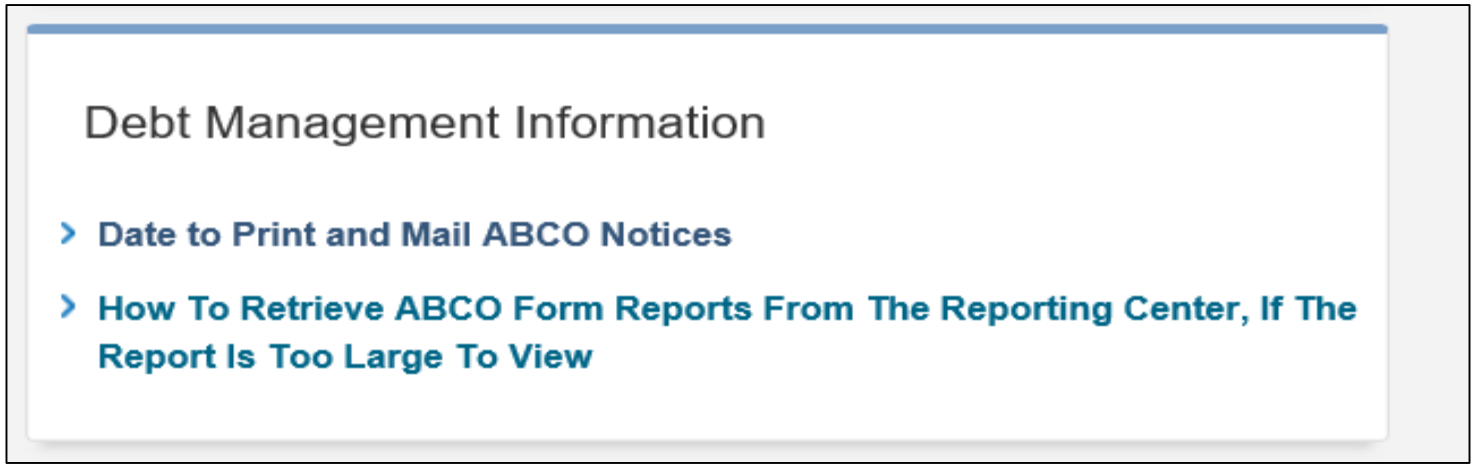


Reporting Center (continued)

Hyperlink to:

NFC webpage to locate Debt Management Information section

This section is located on the lower right-hand portion of the screen



Reporting Center (continued)

Hyperlink to:

2019 Date to Print and Mail ABCO Notices

Hyperlink to:

How to Retrieve ABCO Form Reports from the Reporting Center, if the Report is too Large to View

Hyperlink to:

Form AD-3100-R, National Finance Center Web Applications Request for Security Access Form

Processing Workflows

- **Processing Adjustment Bills**

  Form NFC-1100, Notice of Overpayment of Salary and Demand for Payment

  Form NFC-1101, Notice of Intent to Offset Salary and Repayment Agreement

  - The Agency copy is now available in the Reporting Center (RPCT)
  - The Agency now corresponds with NFC through the CSP

- **Processing FEHB Bills**

  Form NFC-937, Notice of Intent to recover Past-Due Health benefits.

  - The Agency copy is now available in the Reporting Center (RPCT)

- **Processing Manual Bills**

  Form NFC-631, Demand Notice for Payment

  Form NFC-631, page 2, Repayment Agreement

  - Agency is able to submit the request via CSP

ABCOINQ

Administrative Billings and Collections System (ABCO) Procedure Manual, August 2018

Hyperlink to:

The ABCO Procedure Manual, web version

Hyperlink to:

The ABCO Procedure Manual, PDF Version

ABCOINQ Claims Screens

Claims Screens added to ABCOINQ

- AR00665, ABCO Claims Information Screen, First page
- AR00667, ABCO Claims Information Screen, Next page
- AR00645, ABCO TOP/CS Offset Record
- AR00647, ABCO TOP Letters

ABCOINQ Claims Screens (continued)

AR00665, ABCO Claims Information Screen, first page

```
AR00665                          USDA - NFC                          DATE: XX/XX/XX
                            ABCO CLAIMS INFORMATION

 CLAIM NO: XXXXXX  DEBTOR: Last Name, First Name, Middle Initial  BILL NO: XXXXXXXXX
                      NO: XX XXXXXXXXXXX XX
O> PRINCIPAL..      1260.60  TOP  ACTION. 03 24 15  PAY PLAN AMT.          0.00
R> INTEREST...         0.00  INIT ACTION. 00 00 00       DATE..... 00 00 00
I> PENALTY....         0.00  FOLLOW UP... 00 00 00  TOP STATUS... 4
G> ADMIN COST.         0.00  ACTION DUE.. 02 04 16       DATE..... 02 04 16

CLAIM  STATUS. OPEN

                    REFERRED                COLLECTED                RESOLVED
CLAIMS...          0.00 00 00 00          0.00 00 00 00          0.00 00 00 00
COLL AG..          0.00 00 00 00          0.00 00 00 00          0.00 00 00 00
SAL OFF..          0.00 00 00 00          0.00 00 00 00
TOP OFF..        986.10 02 25 16          0.00 00 00 00
ADM OFF..          0.00 00 00 00          0.00 00 00 00




CLEAR EXIT   PF1 MENU                          PF7 PREV CLAIM    PF9  RECVBL INFO
ENTER INQ    PF2 NEXT PG   PF6 DEBTOR INFO     PF8 NEXT CLAIM    PF10 TOP INFO
```

ABCOINQ Claims Screens (continued)

AR00667, ABCO Claims Information Screen, next page

```
AR00667                          USDA - NFC                          DATE:XX/XX/XX
                          ABCO CLAIMS INFORMATION

CLAIM NO: XXXXXX   DEBTOR:Last Name, First Name, Middle Initial   BILL NO:XXXXXXXXX
                      NO:XX XXXXXXXXXXX XX

NOTIFY CREDIT RPT. Y        CLAIM STATUS.. OPEN____________________
FED.REC.CENTER NO.          BOX:     YEAR.
OFFSET TYPE..... 1          COLLECT INFO. __________ TOP DESC....: ___




CLEAR EXIT                        PF1 MAIN MENU                    PF10 FIRST PAGE
```

ABCOINQ Claims Screens (continued)

AR00645, ABCO TOP/CS Offset Info

```
AR00645                              USDA - NFC                          DATE: xx/xx/xx
                                ABCO TOP/CS OFFSET INFO                  TIME: 12:03:01

TIN: xxxxxxxxx     CASE-NO:xxxxxxxxxx     CASE TYPE: I     DEBT-CLOSED: _
NAME: Last Name              First Name, Middle Initial            DELETE: _
ALIAS: ____________________ ______________ _                 XSV INDICATOR: C
AMOUNTS> ORIG DEBT:          225.72  DATES> DELINQ: 12 16 2014    AGENCY: xx

     TOP COLLECTED:            0.00    SEND LETTER: 11 16 2014
     NFC COLLECTED:            0.00   PAYMENT TYPE:
     XSV COLLECTED:            0.00      JUDGEMENT:

------------------------------- TOP TRANSACTIONS -------------------------------
TYPE TRANS DATE  ACTION  REFERRED DATA
 1   02 18 2016    I     AMOUNT INCREASED
 1   01 14 2016    I     AMOUNT INCREASED
 1   12 17 2015    I     AMOUNT INCREASED
 1   11 19 2015    I     AMOUNT INCREASED
 1   10 20 2015    I     AMOUNT INCREASED
 1   09 17 2015    I     AMOUNT INCREASED
                  | PF7 PREV TRANS REC   PF8 NEXT TRANS REC  0001 |
                  ------------------------------------------------
CLEAR EXIT         PF1 MENU          PF3 RETURN TO CLAIM    PF10 PREV CASE REC
ENTER INQUIRY      PF2 SHOW LETTER                          PF11 NEXT CASE REC
```

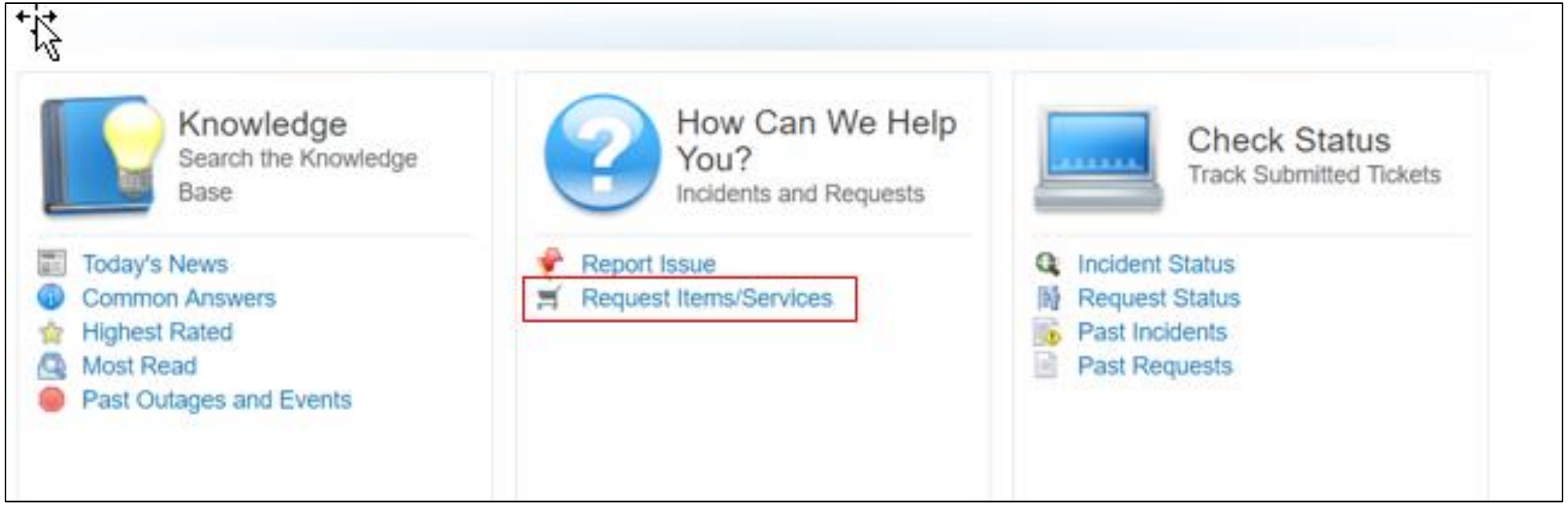
ABCOINQ Claims Screens (continued)

AR00647, ABCO TOP Letters

```
AR00647                              USDA - NFC                          DATE: XX/XX/XX
                                   ABCO TOP LETTERS                      TIME: 11:57:33

TIN:XXXXXXXXX       CASE NO:XXXXXXXXXX
NAME: Last Name, First Name, Middle Initial
      Address Line 1
      Address Line 2                              DEBT AMOUNT:        1010.48

      City, State, ZIP+4 Code                     ADDRESS SOURCE: N

_____________________________________________________________________________
_____________________________________________________________________________

DATE CREATED: 02 04 2016          SEND LETTER: S      DATE TO SEND: 03 24 2015




CLEAR EXIT          PF1  MENU                                  PF7 PREV LETTER
                    PF2  RETURN TO TOP                         PF8 NEXT LETTER
```

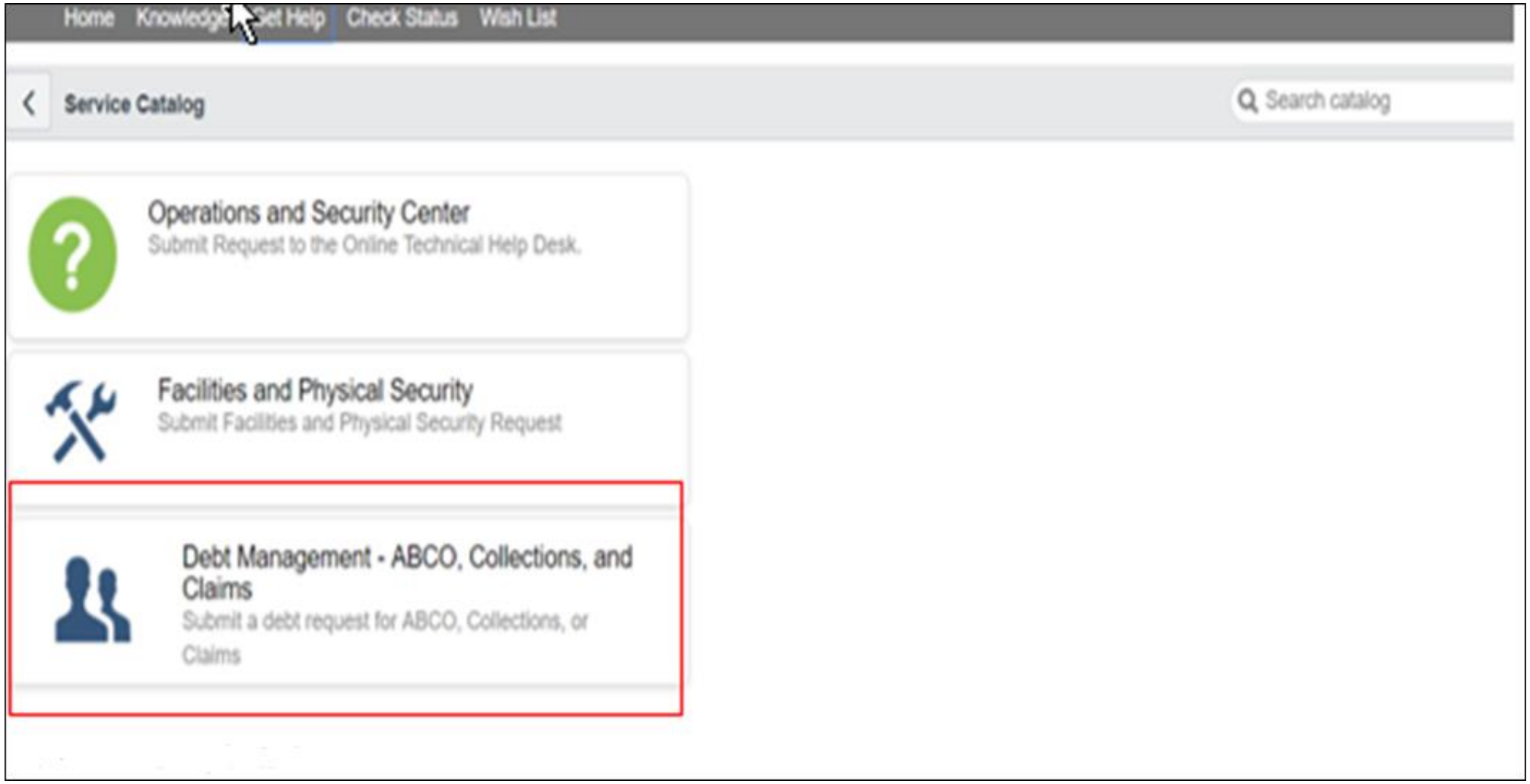
ServiceNow

Select Request Items/Services



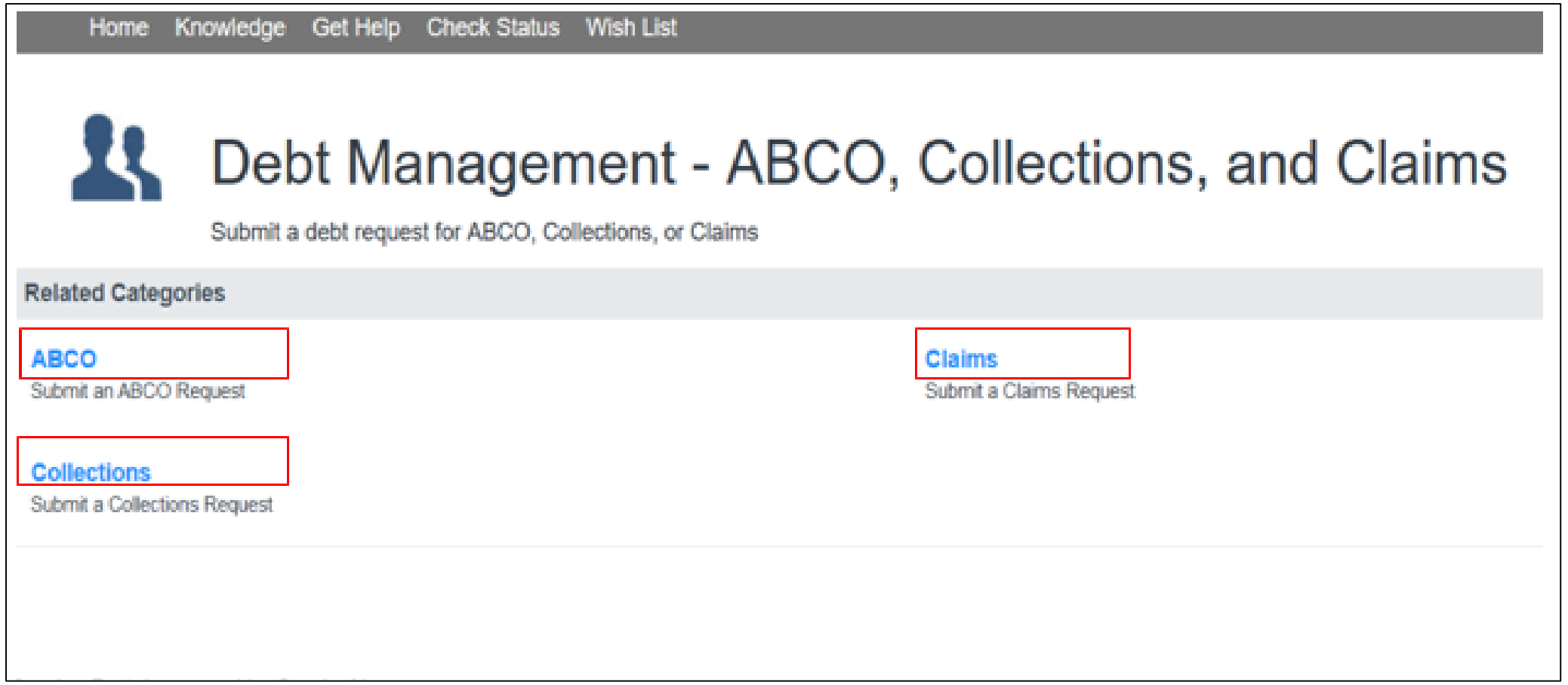
ServiceNow (continued)

Select Debt Management – ABCO, Collections, and Claims



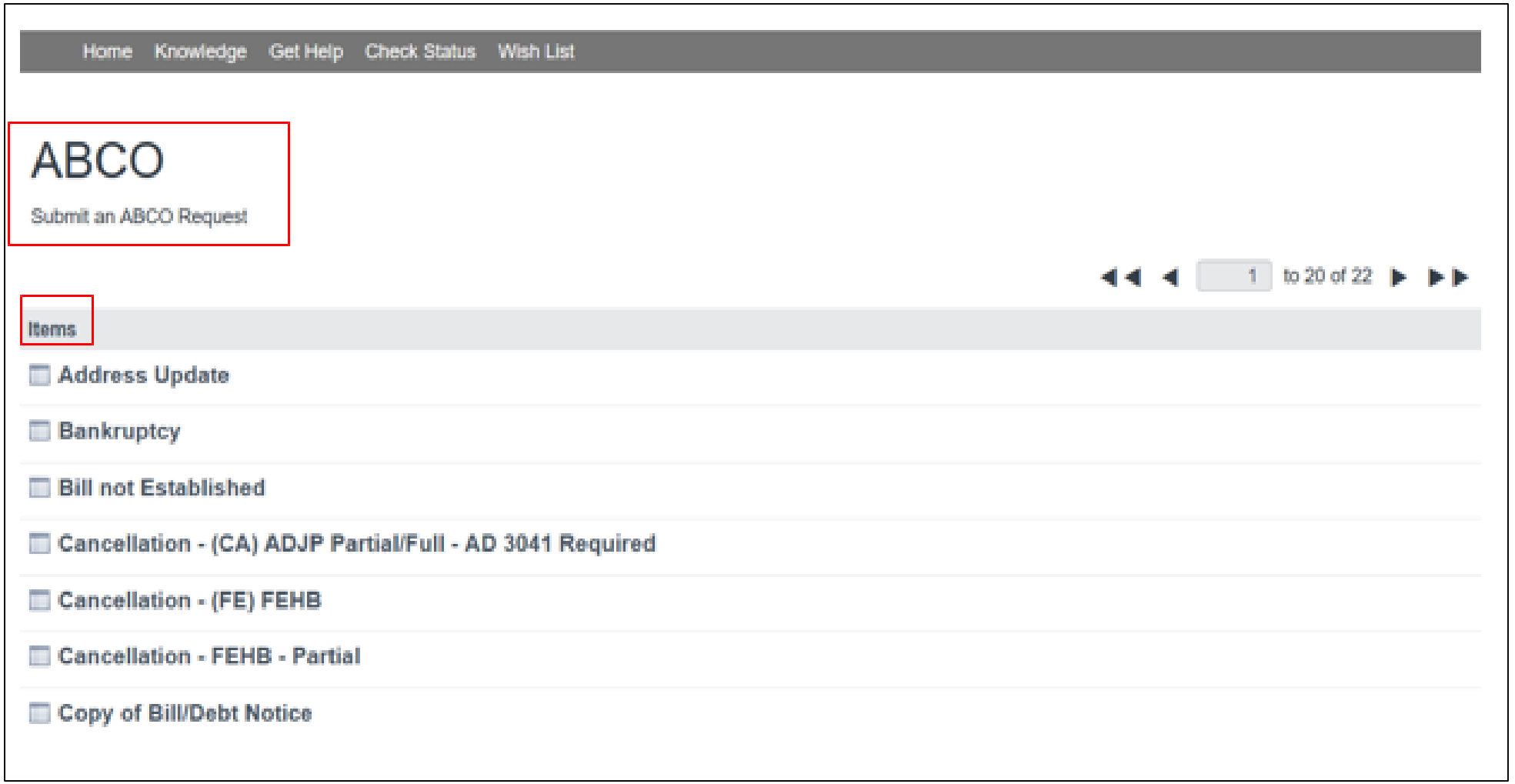
ServiceNow (continued)

Select Related Categories



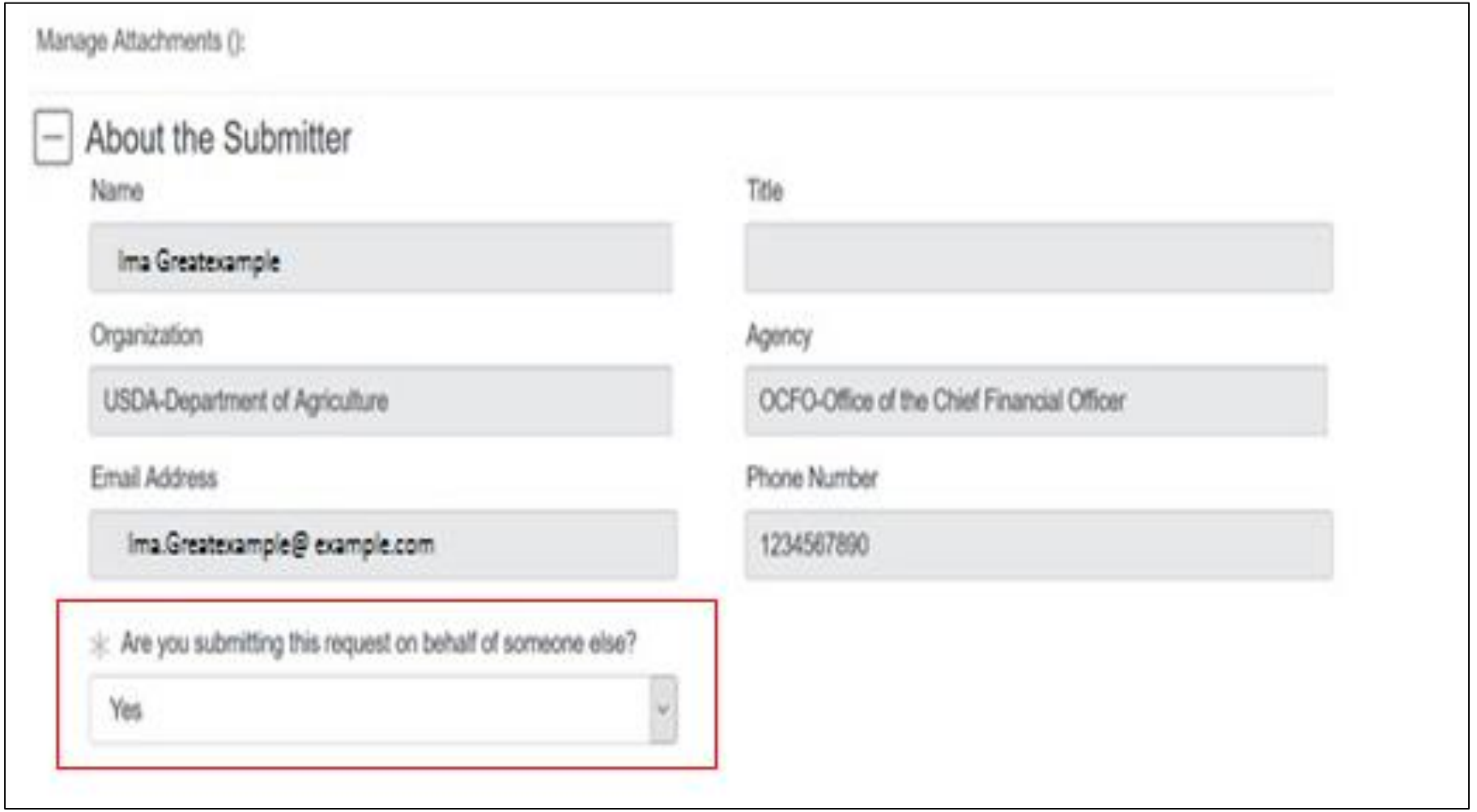
ServiceNow (continued)

Select Items



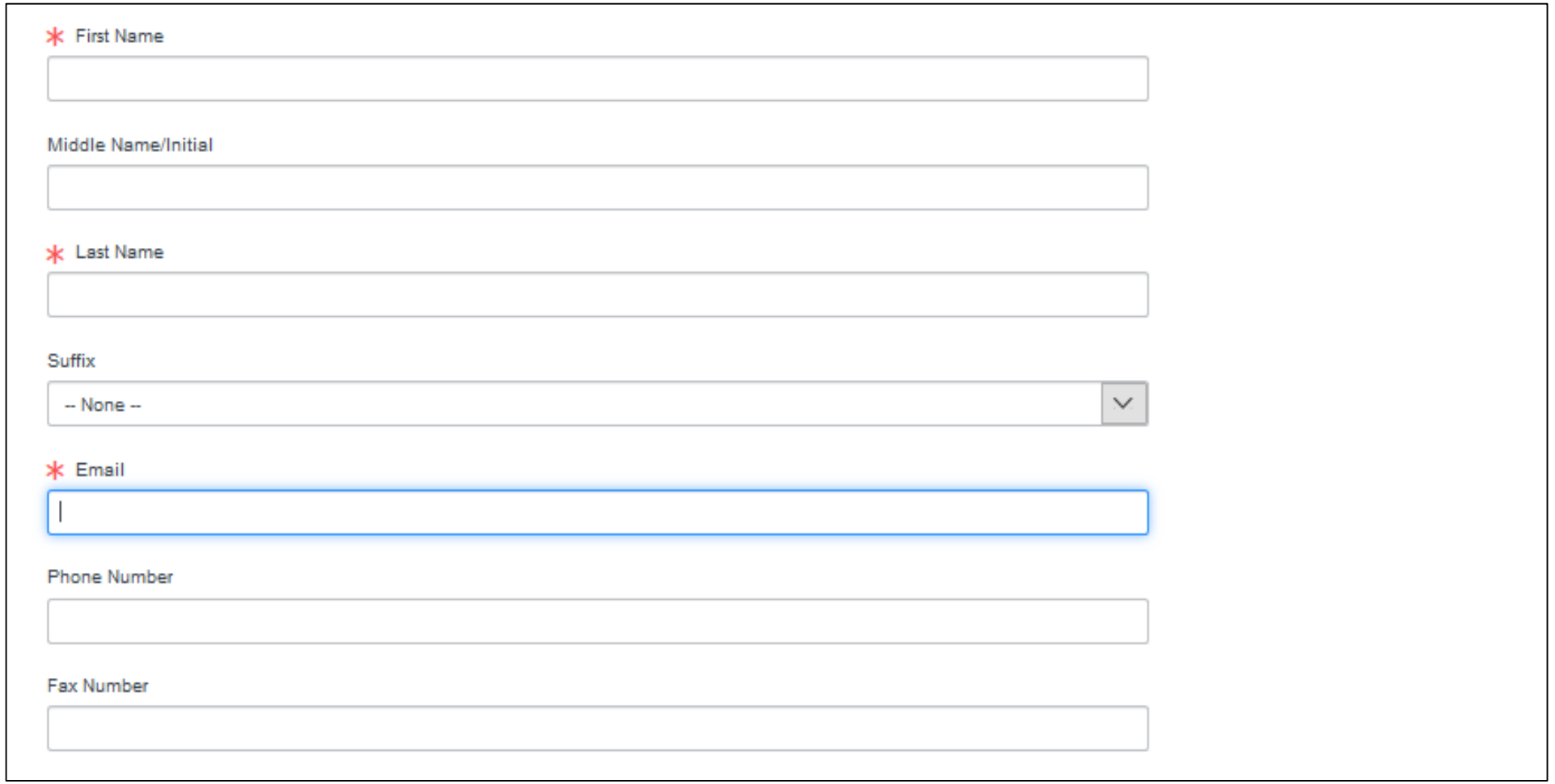
ServiceNow (continued)

Request Part 1



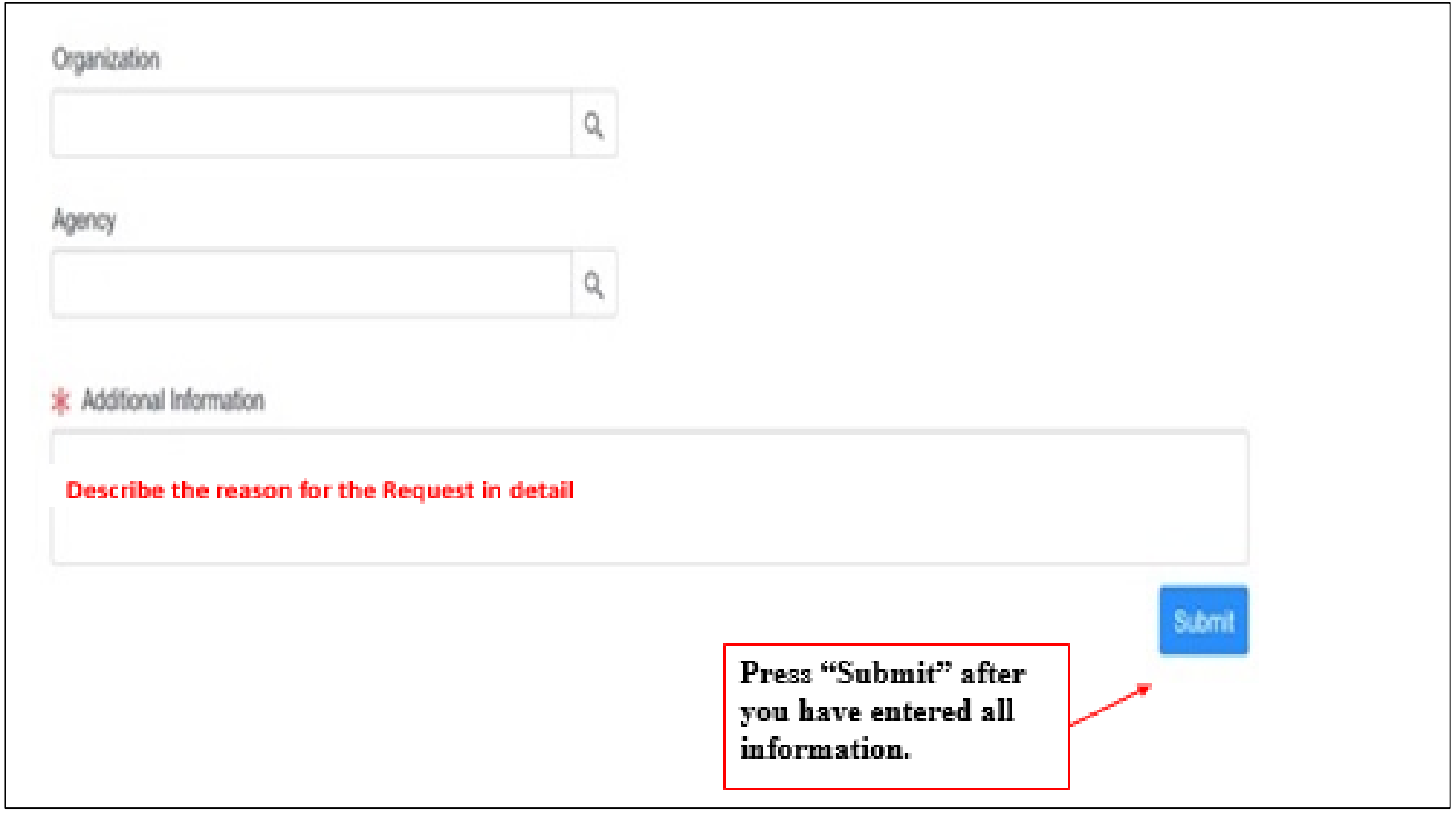
ServiceNow (continued)

Request Part 2



ServiceNow (continued)

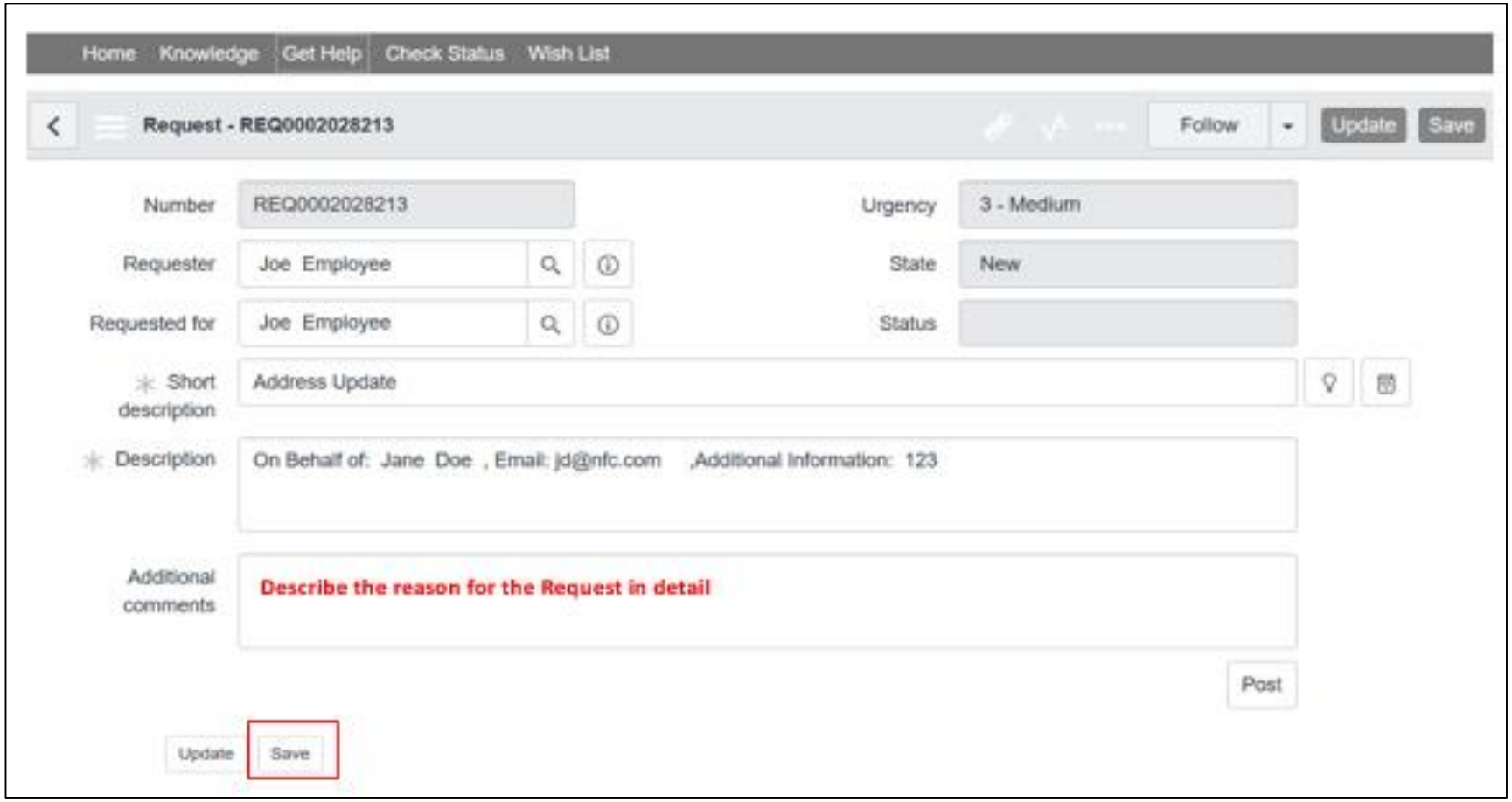
Request Part 3



ServiceNow (continued)

Request Confirmation

Confirmation Step: At this screen the Customer can add any *Additional Comments* and verify the information being submitted for the Request. Once confirmed and select *Save*.



Delinquent Debt

Criteria for Submitting Debts to TOP and Cross Servicing Next Generation (CSNG):

- Debt must be delinquent (31 days after the bill is mailed)
- Current debt balance must be at least $25
- Debtor must have a valid Taxpayer Identification Number (TIN)
- Debt must be valid and legally enforceable

Credit Bureau Reporting

Credit Bureau Reporting

- NFC can only modify or remove a debt from the Credit Bureaus based on the following:
  - Authorized by the Creditor Agency (by authorized Agency personnel)
  - Discovery of an administrative error on part of the Creditor Agency or the NFC
  - Bill cancellation, debt is invalid
  - Change in fact or circumstance, for example, the employee was on active military duty
  - Court ordered, legal decision or settlement agreement

Useful Information

- Hyperlink to:
  - Pay.gov Homepage
- Hyperlink to:
  - NFC webpage to locate Debt Management Information
- Hyperlink to:
  - 2019 Date to Print and Mail ABCO Notices
- Hyperlink to:
  - How to Retrieve ABCO Form Reports from the Reporting Center, if the Report is too Large to View
- Hyperlink to:
  - Form AD-3100-R, National Finance Center Web Applications Request for Security Access Form
- Hyperlink to:
  - The ABCO Procedure Manual, web version
- Hyperlink to:
  - The ABCO Procedure Manual, PDF version