Debt Management Work Group Session

April 23, 2019
1:00 to 2:00, Central Standard Time
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
• 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
• **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
• **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
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).
Repayment Methods

- Payroll Deductions
- Cash Payments
- Pay.gov: Pay.gov Homepage
Select Agriculture (USDA); National Finance Center

Agriculture (USDA): Food and Nutrition Service (FNS)
Agriculture (USDA): Food Safety and Inspection Service
Agriculture (USDA): National Agricultural Library (NAL)
Agriculture (USDA): National Finance Center (NFC)
Agriculture (USDA): Risk Management Agency (RMA)
Select proper Debt Collection Form:

- All Non-IRS Employees Only
- IRS Employees Only
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

- **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
Debt Management Summary Page

### Debt Summary Statement

<table>
<thead>
<tr>
<th>Bill Number and Type</th>
<th>Notification Date</th>
<th>Original Balance</th>
<th>Current Balance</th>
<th>View Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>999999999 - PAYROLL ADJUSTMENT (Minor)</td>
<td>*</td>
<td>$266.86</td>
<td>$266.86</td>
<td></td>
</tr>
<tr>
<td>777777777 - PAYROLL ADJUSTMENT (Major)</td>
<td>01/24/16</td>
<td>$2,523.82</td>
<td>$1,865.93</td>
<td></td>
</tr>
<tr>
<td>888888888 - ADVANCED LEAVE</td>
<td>01/08/16</td>
<td>$3,793.21</td>
<td>$7,586.42</td>
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<tr>
<td>111111111B - DUPLICATED SALARY OVERPAYMENT</td>
<td>11/16/11</td>
<td>$2,056.98</td>
<td>$2,056.98</td>
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<tr>
<td>333333333 - SALARY OVERPAYMENT</td>
<td>02/01/04</td>
<td>$248.76</td>
<td>$248.76</td>
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<tr>
<td>444444444 - VOLUNTARY COLLECTION</td>
<td>08/16/15</td>
<td>$36,892.00</td>
<td>$9,235.65</td>
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</tr>
<tr>
<td>666666666 - PAID LEAVE TO LWOP</td>
<td>06/01/14</td>
<td>$224.96</td>
<td>$224.96</td>
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</tr>
<tr>
<td>222222222P - FEHB OTHER</td>
<td>02/08/99</td>
<td>$2,387.64</td>
<td>$2,767.31</td>
<td></td>
</tr>
<tr>
<td>123456789 - FEHB</td>
<td>*</td>
<td>$150.00</td>
<td>$150.00</td>
<td></td>
</tr>
</tbody>
</table>

* 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.

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

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

Below is a list of your current outstanding child support, bankruptcy, educational loan, payroll agreement, commercial garnishment and/or tax levy debts. Questions should be directed to your servicing payroll office.

<table>
<thead>
<tr>
<th>Account Number and Type</th>
<th>Original Balance</th>
<th>Current Balance</th>
<th>View Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>000000000000 - CHILD SUPPORT / ALIMONY</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>0002300719 - PAYROLL AGREEMENT</td>
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</tr>
<tr>
<td>0001100718 - COMMERCIAL GARNISHMENT</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>00012340056 - BANKRUPTCY</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>0001122233 - TAX LEVY</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>000333444433 - EDUCATIONAL LIEN</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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
Main Page for ABCO Forms selection
Reporting Center (continued)

Reporting Center page after selecting Form

For Important Up-to-Date Information Regarding Debts, access the Section Titled Debt Management Information by following the link below:
Hyperlink to: NFC webpage to locate Debt Management Information section

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

- Date to Print and Mail ABCO Notices
- How To Retrieve ABCO Form Reports From The Reporting Center, If The Report Is Too Large To View
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
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
ABCINQ Claims Screens

Claims Screens added to ABCINQ

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

<table>
<thead>
<tr>
<th>Claim No: X</th>
<th>Debtor: Last Name, First Name, Middle Initial</th>
<th>Bill No: X</th>
<th>G</th>
<th>Admin Cost.</th>
<th>0.00</th>
<th>Action Due: 02 04 16</th>
<th>Date.... 02 04 16</th>
<th>Claim Status: Open</th>
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<tbody>
<tr>
<td>O&gt; Principal: 1260.60</td>
<td>Top Action: 03 24 15</td>
<td>Pay Plan Amt: 0.00</td>
<td>I&gt; Penalty: 0.00</td>
<td>Follow Up: 00 00 00</td>
<td>Top Status: 4</td>
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<td></td>
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<tr>
<td>R&gt; Interest: 0.00</td>
<td>Init Action: 00 00 00</td>
<td>Date.... 00 00 00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<table>
<thead>
<tr>
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<th>Resolved</th>
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<tbody>
<tr>
<td>Claims...</td>
<td>0.00 00 00 00</td>
<td>0.00 00 00 00</td>
</tr>
<tr>
<td>Coll Ag..</td>
<td>0.00 00 00 00</td>
<td>0.00 00 00 00</td>
</tr>
<tr>
<td>Sal Off..</td>
<td>0.00 00 00 00</td>
<td>0.00 00 00 00</td>
</tr>
<tr>
<td>Top Off..</td>
<td>986.10 02 25 16</td>
<td>0.00 00 00 00</td>
</tr>
<tr>
<td>Adm Off..</td>
<td>0.00 00 00 00</td>
<td>0.00 00 00 00</td>
</tr>
</tbody>
</table>

Clear Exit: PF1 Menu | PF7 Prev Claim | PF9 Receivable Info |
Enter Inq: PF2 Next Pg | PF6 Debtor Info | PF8 Next Claim | PF10 Top Info
AR00645, ABCO TOP/CS Offset Info

AR00645

USDA - NFC

DATE: xx/xx/xx
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

<table>
<thead>
<tr>
<th>TYPE</th>
<th>TRANS DATE</th>
<th>ACTION</th>
<th>REFERRED DATA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>02 18 2016</td>
<td>I</td>
<td>AMOUNT INCREASED</td>
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<tr>
<td>1</td>
<td>01 14 2016</td>
<td>I</td>
<td>AMOUNT INCREASED</td>
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<tr>
<td>1</td>
<td>12 17 2015</td>
<td>I</td>
<td>AMOUNT INCREASED</td>
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<tr>
<td>1</td>
<td>11 19 2015</td>
<td>I</td>
<td>AMOUNT INCREASED</td>
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<tr>
<td>1</td>
<td>10 20 2015</td>
<td>I</td>
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<tr>
<td>1</td>
<td>09 17 2015</td>
<td>I</td>
<td>AMOUNT INCREASED</td>
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</table>

CLEAR EXIT PF1 MENU PF3 RETURN TO CLAIM PF10 PREV CASE REC
ENTER INQUIRY PF2 SHOW LETTER PF8 NEXT TRANS REC PF7 PREV TRANS REC 0001 |
AR00647, ABCO TOP Letters

TIN:xxxxxxxxxx
CASE NO:xxxxxxxxxxxxxx
NAME: Last Name, First Name, Middle Initial

Address Line 1
Address Line 2
City, State, ZIP+4 Code

DEBT AMOUNT: 1010.48
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
Select Request Items/Services
Select Debt Management – ABCO, Collections, and Claims
Select Related Categories

- ABCO
  - Submit an ABCO Request
- Collections
  - Submit a Collections Request
- Claims
  - Submit a Claims Request
Select Items

- Address Update
- Bankruptcy
- Bill not Established
- Cancellation - (CA) ADJP Partial/Full - AD 3041 Required
- Cancellation - (FE) FEHB
- Cancellation - FEHB - Partial
- Copy of Bill/Debt Notice
Request Part 1

- Name: Ima Greatexample
- Organization: USDA-Department of Agriculture
- Email Address: Ima.Greatexample@example.com
- Agency: OCFD-Office of the Chief Financial Officer
- Phone Number: 1234567890

* Are you submitting this request on behalf of someone else? Yes
Request Part 2

- First Name
- Middle Name/Initial
- Last Name
- Suffix
  -- None --
- Email
- Phone Number
- Fax Number
ServiceNow (continued)

Request Part 3

Organization

Agency

* Additional Information

Describe the reason for the Request in detail

Press “Submit” after you have entered all information.
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

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

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